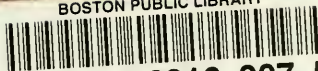
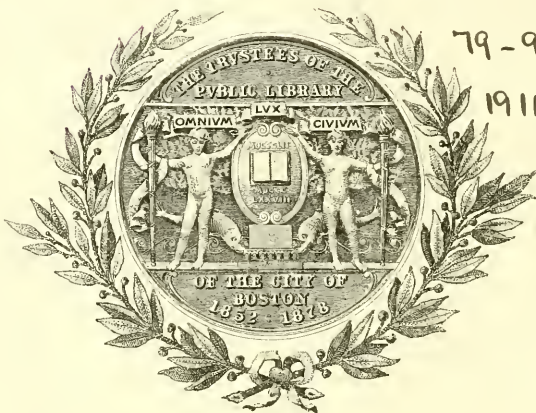


BOSTON PUBLIC LIBRARY



3 9999 06316 207 5

* No 9331 . 0744^a 3



79-93

1911/12

GIVEN BY

Commonwealth of Massachusetts.

The Commonwealth of Massachusetts

BUREAU OF STATISTICS

CHARLES F. GETTEMY, Director

Feb. 21, 1912

LABOR BULLETIN No. 88

HOMESTEADS FOR WORKINGMEN



JANUARY, 1912

BOSTON
WRIGHT & POTTER PRINTING COMPANY
STATE PRINTERS
1912

CONTENTS.

	PAGES
Prefatory Note, ...	1-4
I. Introduction, ...	5-7
II. Character and Scope of the Principal Projects for Housing Working People in Various Countries, ...	8-31
1. United Kingdom, ...	8-15
A. England, ...	8-12
(a) Improvement of Health Conditions in Existing Dwellings, ...	8
(b) Construction of New Dwellings, ...	8-12
B. Ireland, ...	12-15
C. Scotland, ...	15
2. Continental Countries of Europe, ...	16-22
A. Germany, ...	16-18
B. France, ...	18
C. Belgium, ...	18, 19
D. Italy, ...	19
E. Austria, ...	19, 20
F. Hungary, ...	20, 21
G. The Netherlands, ...	21
H. Denmark, ...	21
I. Norway, ...	21, 22
J. Sweden, ...	22
3. The Commonwealth of Australia, ...	23-26
A. Introductory, ...	23
B. Queensland, ...	23, 24
C. Western Australia, ...	24
D. Victoria, ...	24, 25
E. New South Wales, ...	25
F. South Australia, ...	25, 26
G. Tasmania, ...	26
4. New Zealand, ...	27, 28
5. South America, ...	29
A. Brazil, ...	29
B. Chile, ...	29
6. United States, ...	30, 31
III. Citations of Legislation Providing Public Aid in Housing of the Working Classes, ...	32, 33
IV. Bibliography, ...	34-41
Appendix I. Report of the Homestead Commission, ...	42-44
Appendix II. A Bill to Extend and Define the Duties of the Homestead Commission, ...	45, 46

The Commonwealth of Massachusetts

BUREAU OF STATISTICS
CHARLES F. GETTEMY, Director

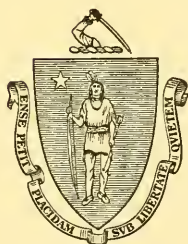
MASSACHUSETTS LABOR BULLETIN

PREPARED UNDER THE SUPERVISION OF
THE DIRECTOR OF THE BUREAU
BY FRANK S. DROWN AND ROSWELL F. PHELPS

VOLUME XVII

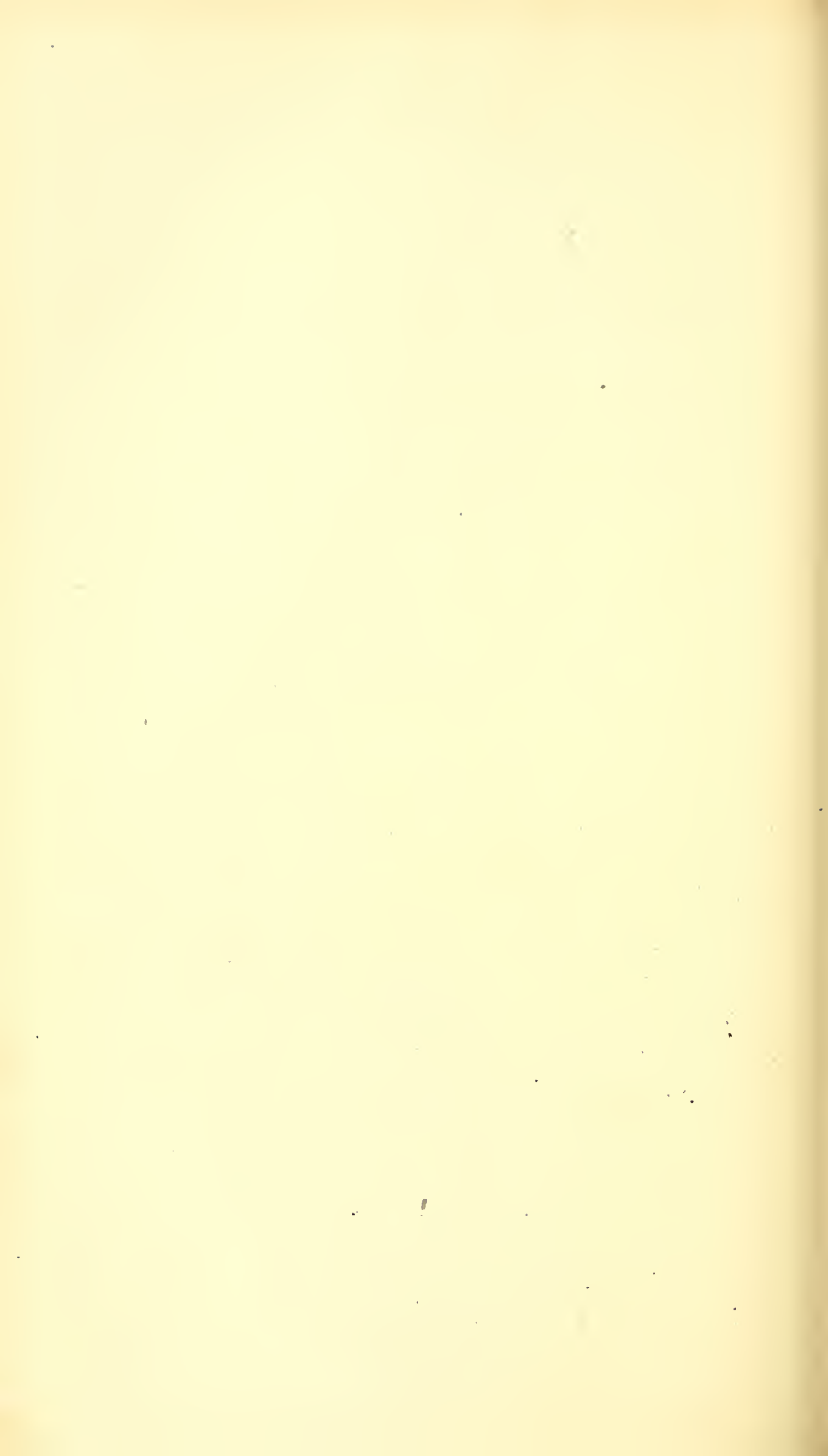
(Nos. 88-93)

1912



BOSTON
WRIGHT & POTTER PRINTING CO.
STATE PRINTERS

1912



CONTENTS.

	PAGES
Index to Labor Bulletins Nos. 88 to 93, ...	v-xi
No. 88. January, 1912. — Homesteads for Workingmen, ...	1-46
No. 89. February, 1912. — Quarterly Report on the State of Employment, December 30, 1911, ...	47-54
No. 90. March, 1912. — Immigrant Aliens Destined for and Emigrant Aliens Departed from Massachusetts, 1911, ...	55-62
No. 91. April, 1912. — Time-Rates of Wages and Hours of Labor in Cer- tain Occupations, on October 1, 1911, ...	63-142
No. 92. June, 1912. — Labor Legislation in Massachusetts, 1912, ...	143-250
No. 93. August, 1912. — Directory of Labor Organizations in Massachu- setts, 1912, ...	251-289

INDEX.

(Bulletins Nos. 88-93.)

The following index comprises the articles in the Labor Bulletins of the year 1912, Nos. 88 to 93 inclusive. Bulletin No. 88 includes pages 1 to 46; No. 89, pages 47 to 54; No. 90, pages 55 to 62; No. 91, pages 62 to 142; No. 92, pages 143 to 250; No. 93, pages 251 to 289.

In Bulletin No. 28 was printed an index covering Bulletins Nos. 1 to 28 inclusive; in Bulletin No. 34, an index covering Bulletins Nos. 29 to 34 inclusive; in Bulletin No. 38, an index covering Bulletins Nos. 35 to 38 inclusive; in Bulletin No. 44 an index covering Bulletins Nos. 39 to 44 inclusive; in Bulletin No. 50, an index covering Bulletins Nos. 45 to 50 inclusive; in Bulletin No. 55, an index covering Bulletins Nos. 51 to 55 inclusive; in Bulletin No. 78, an index covering Bulletins Nos. 71 to 78 inclusive; and in Bulletin No. 87, an index covering Bulletins Nos. 79 to 87, inclusive.

Page references refer to the numbers in brackets at the bottom of the page.

CLASSIFICATION OF SUBJECTS.

	PAGES
Aliens. <i>See</i> Emigrant <i>also</i> Immigrant.	
Armory. <i>See</i> Springfield.	
Arsenal. <i>See</i> Watertown.	
Attorney-general, Opinion of, on validity of vetoes of certain pension bills, ...	204
Australia, Commonwealth of: Homesteads for workingmen and housing conditions, ...	23
Austria: Homesteads for workingmen and housing conditions, ...	19
Belgium: Homesteads for workingmen and housing conditions, ...	18
Bibliography: Homesteads for workingmen and housing conditions, ...	34
Blanks. <i>See</i> Wages, Time-rates of, and hours of labor: Forms of inquiry.	
Boston navy yard: Wages, Time-rates of, and hours of labor, ...	132
Boston. <i>See also</i> Legislation affecting labor, Massachusetts, 1912.	
Bourneville, England: Housing conditions, ...	5, 10
Brazil: Homestead and housing legislation, ...	29
Changes in revised laws and session laws affecting labor, Table of	210
Chile: Homestead and housing legislation, ...	29
Citations of legislation providing public aid in housing of the working classes, ...	32
City and suburban homes company, New York, 1896, ...	30
Commission. <i>See</i> Homestead commission; Legislation affecting labor, Massachusetts, 1912: Resolves <i>also</i> England: Royal commission on housing of the working classes.	
Denmark: Homesteads for workingmen and housing conditions, ...	21
Directory of labor organizations in Massachusetts, 1912, ...	251
Ealing, England: Housing conditions, ...	10
Earnings, Definition of	66
Earswick, England: Housing conditions, ...	10
Emigrant aliens, 1911, ...	60
Employment in organized industries, December 30, 1911, ...	47
England:	
Homesteads for workingmen and housing conditions, ...	6, 8
London county council dwellings, ...	11
Royal commission on the housing of the working classes, ...	9
Forest Hills gardens, New York: Housing conditions, ...	30
France: Homesteads for workingmen and housing conditions, ...	18
Free employment offices, Labor supply and demand at	53
Freight trains, Recommendations of board of railroad commissioners with respect to manning of	250
Garden city movement, England:	
Bourneville, ...	5, 10
Port Sunlight, ...	10
Earswick, ...	10
Ealing, ...	10
Letchworth, ...	10

Page references refer to the numbers in brackets at the bottom of the page.

	PAGES
Germany: Homesteads for workingmen and housing conditions, ...	16
Homestead bibliography, ...	34
Homestead commission, Massachusetts, 1909:	
Creation — Resolve of 1909, ...	1
Report, ...	2
Homestead commission, Massachusetts, 1911:	
Bill to extend and define duties of, ...	45
Creation — Act of 1911, ...	3
Duties defined — Act of 1912, ...	203
Opinion of justices of supreme court on extension and definition of duties, ...	245
Report, ...	42
Homesteads for workingmen and housing conditions:	
Austria, ...	19
Belgium, ...	18
Brazil, ...	29
Chile, ...	29
Denmark, ...	21
England, ...	6, 8
France, ...	18
Germany, ...	16
Hungary, ...	20
Ireland, ...	6, 12
Italy, ...	19
Netherlands, ...	21
New South Wales, ...	25
New Zealand, ...	27
Norway, ...	21
Queensland, ...	23
Scotland, ...	15
South Australia, ...	25
Sweden, ...	22
Tasmania, ...	26
United States, ...	30
Victoria, ...	24
Western Australia, ...	24
Homewood, New York: Housing conditions, ...	30
Hours of labor. <i>See</i> Legislation affecting labor, Massachusetts, 1912, <i>also</i> Wages, Time-rates of, and hours of labor.	
Housing conditions. <i>See</i> Homesteads for workingmen and housing conditions.	
Hungary: Homesteads for workingmen and housing conditions, ...	20
Immigrant aliens, 1911, ...	55
Improved dwellings company, Brooklyn, New York, 1876, ...	30
Index of bills affecting labor introduced during legislative session of 1912, ...	223
Ireland: Homesteads for workingmen and housing conditions, ...	6, 12
Italy: Homesteads for workingmen and housing conditions, ...	19
Labor and industries, Law establishing state board of	205
Labor legislation in Massachusetts, 1912, ...	143
Labor organizations:	
Directory, 1912, ...	251
Unemployment in organized industries, December 30, 1911, ...	47
Labor supply and demand at state free employment offices, December 31, 1911, ...	53
Legislation affecting labor, Massachusetts, 1912:	
Acts:	
Accidents. <i>See</i> Industrial injuries.	
Advertisements for employees during strikes, ...	165
Arbitration. <i>See</i> State board of conciliation and arbitration.	
Boilers, operation and inspection of	163
Boston:	
Fire escapes and fireproof stairways in certain buildings, ...	157
Pensions for certain former members of fire department, ...	178
Pensions for teachers, ...	167
Permits for construction and tearing down of buildings, ...	202
Retirement of veterans, ...	158
Buildings, Provision for preservation of life in the construction, removal, etc., of	202
Buildings, Regulation of, for protection of public health and morals, ...	150
Changes in revised laws and session laws, Table of	210
"Child" defined as applied to school attendance, ...	148
Child Labor. <i>See</i> Women and Minors.	
Cinematographs, Licensing operators of	148

Page references refer to the numbers in brackets at the bottom of the page.

Legislation affecting labor, Massachusetts, 1912 — *Con.*

PAGES

Acts — *Con.*

Cities:

Fire department members except in Boston and Brockton, Vacations for	166
Inspection and use of buildings, except in Boston, ...	150
Laborers, Pensions for	161
Veterans, Retirement systems for	158

Cities. *See also* Boston, Fall River, Lowell, Lynn, and Somerville.

Commodities, Monopoly in the sale of	195
Commonwealth, Retirement system for employees of	151
Core rooms employing women, Investigation and regulation of	197
Corrupt practices act, ...	161
Damages for industrial injuries, Form of notices for recovery of	149
Damages for industrial injuries, Recovery of	168
Discrimination in regard to wages of women attendants in state bath houses, ...	199
Discrimination in the sale of commodities, ...	195
Education. <i>See</i> Lowell textile school <i>also</i> Practical art classes.	

Elevator men, Seats for	160
Elevators, Safeguarding of	150
Employees, Corrupt influencing of	161
Employees' insurance association, Massachusetts, Advances of public money to	203
Employees of commonwealth, Retirement system for	151
Employers' liability. <i>See</i> Industrial injuries and workmen's compensation.	
Employment, Interference with, because of connection with militia, ...	151
Employment of women and children. <i>See</i> Women.	
Evening schools. <i>See</i> Practical arts evening classes for women.	

Factories, stores, and workshops:

Fifty-four hour law, ...	159, 160
Fire escapes and fireproof stairways, ...	157
Inspection and operation of steam boilers, ...	163
Reporting of accidents to employees, ...	158
Safeguarding of machinery and elevators, ...	150
Seats for women and minors, ...	147
Fall River: Retirement of members of reserve police force, ...	199
Fifty-four hour law for women and minors, ...	159, 160

Fire department:

Pensions for certain former members, Boston, ...	178
Retirement of members, Somerville, ...	159
Vacations for members in cities (except Boston and Brockton), ...	166

Health and safety:

Inspection and operation of steam boilers, ...	163
Means of egress from buildings in city of Boston, ...	157
Permits for the construction, tearing down, etc., of buildings in Boston, ...	202
Public health and morals, Use and inspection of buildings to be regulated for protection of	150
Regulation of employment of women in core rooms, ...	197
Safeguarding of machinery and elevators, ...	150
Seats for elevator men, ...	160
Seats for women and minors in certain establishments, ...	147
Tenement houses in towns, Building and inspection of	178
Homestead commission, Massachusetts, Duties of, defined, ...	203

Hours of labor:

Fire department members, Vacations for	166
Metropolitan water and sewerage board and metropolitan park commission employees, ...	162
Street railway employees, ...	165
Women and minors, Fifty-four hour law for	159, 160
Industrial accident board, ...	171

Industrial injuries and workmen's compensation:

Form of notices for recovery of damages, ...	149
Increase of penalty imposed on railroad corporations, ...	150
Mutual insurance companies authorized to furnish employers' liability insurance, ...	149
Passes issued by railroads to injured employees, ...	161
Recovery of damages and prevention of injuries, ...	163, 197
Reporting of accidents, ...	158
Industries, labor and, Establishment of state board of	205

Injuries. *See* Industrial injuries.

Inspection:

Buildings, Boston, Egress from	157
Buildings, Cities and towns to regulate inspection and use of	150
Core rooms employing women, ...	197
Machinery and elevators, ...	150
Records of industrial accidents, Examination of, by factory inspectors, ...	158

Page references refer to the numbers in brackets at the bottom of the page.

PAGES

Legislation affecting labor, Massachusetts, 1912 — *Con.*

Acts — *Con.*

Inspection — *Con.*

State board of labor and industries, Establishment of	205
Steam boilers, ...	163
Tenement houses in towns, ...	178
Inspection. <i>See also</i> Health and safety.	

Insurance:

Additional examiners and clerks in department of insurance commissioner, ...	199
Advances of public money to Massachusetts employees' insurance association, ...	203
Compensation to employees for personal injuries, ...	168, 197
Mutual insurance companies authorized to transact business of employers' liability insurance, ...	149

Labor and industries, Establishment of state board of	205
---	-----

Laborers in city or town employ, Pensions for	161
---	-----

Licenses:

Loan agencies, ...	197
Manicuring, massage, and the giving of vapor baths, ...	148
Operators of cinematographs, etc., ...	148
Plumbers, ...	162

Loans: Supervision of small loan business, ...	197
--	-----

Lowell textile school, Degrees granted by	147
---	-----

Lynn, Retirement of veterans in	147
---	-----

Machinery, Safeguarding of	150
--------------------------------------	-----

Manicuring, License requirements for practice of	148
--	-----

Massage, License requirements for practice of	148
---	-----

Metropolitan park commission:

Saturday half-holiday for employees, ...	162
Wages of women attendants at state bath houses, ...	199

Metropolitan water and sewerage board, Saturday half-holiday for employees of	162
---	-----

Militia and naval reserve, Interference with enlistment in	151
--	-----

Minimum wage commission, ...	200
------------------------------------	-----

"Minor" defined as applied to school attendance, ...	148
--	-----

Minors. *See* Women and minors.

Monopoly in the sale of commodities, ...	195
--	-----

Nine-hour day for street railway employees, ...	165
---	-----

Operators of cinematographs, etc., Licensing of	148
---	-----

Passes issued by railroad corporations to injured employees, ...	161
--	-----

Pensions:

City and town laborers, ...	161
Court officers of supreme judicial and superior courts, ...	203
Employees of the commonwealth, ...	151

Fire department members:

Boston, ...	178
Somerville, ...	159

Police force reserve, Fall River, ...	199
---	-----

Probation officers, ...	205
-------------------------------	-----

Teachers, Boston, ...	167
-----------------------------	-----

Veterans:

Boston, ...	158
City and town employees, ...	158

Lynn, ...	147
-----------------	-----

Plumbers, Registration of	162
-------------------------------------	-----

Police force reserve, Fall River, Pensions for members of	199
---	-----

Practical arts evening classes for women, ...	147
---	-----

Prison-made goods for use in public institutions and offices, ...	166
---	-----

Probation officers, Retirement of	205
---	-----

Railroad corporations:

Liability for death of employee, ...	150
Passes for injured employees, ...	161

Registration of plumbers, ...	162
-------------------------------------	-----

Retirement systems:

City and town laborers, ...	161
Court officers of supreme judicial and superior courts, ...	203

Employees of the commonwealth, ...	151
--	-----

Fire department members, Somerville, ...	159
--	-----

Police force reserve, Fall River, ...	199
---	-----

Probation officers, ...	205
-------------------------------	-----

Teachers, Boston, ...	167
-----------------------------	-----

Veterans:

Boston, ...	158
-------------------	-----

City and town employees, ...	158
------------------------------------	-----

Lynn, ...	147
-----------------	-----

Page references refer to the numbers in brackets at the bottom of the page.

	PAGES
Legislation affecting labor, Massachusetts, 1912 — <i>Con.</i>	
Acts — <i>Con.</i>	
Safety. <i>See</i> Health and safety.	
Sale of commodities, Discrimination in the	195
Saturday half-holiday for employees of metropolitan water and sewerage board and metropolitan park commission, ...	162
School attendance, "Minor" defined as applied to	148
Seats for elevator men, ...	160
Seats for women and minors in certain establishments, ...	147
Somerville, Retirement of fire department employees in	159
State board of conciliation and arbitration, Duty of, regarding advertisements for employees during strikes, ...	165
State board of labor and industries, Establishment of	205
State employees, Retirement system for	151
Steam boilers, Operation and inspection of	163
Stores. <i>See</i> Factories, stores, and workshops.	
Street railway employees, Hours of labor of	165
Strikes and lockouts, Advertisements for employees during	165
Superior Court, Retirement of officers of	203
Supervisor of loan agencies, ...	197
Supreme judicial court, Retirement of officers of	203
Teachers, Boston: Extension of time for applications for pensions, ...	167
Tenement houses in towns, Regulation of	178
Textile school, Lowell, Degrees granted by	147
Towns:	
Inspection and use of buildings, ...	150
Laborers, Pensions for	161
Tenement houses, Regulation of	178
Veterans, Retirement system for	158
Vacations for fire department members, ...	166
Vapor baths, License requirements for the giving of	148
Veterans, Retirement of:	
Boston, ...	158
City and town employees, ...	158
Lynn, ...	147
Wages:	
Women and minors, Minimum wages for	200
Women employees in state bath houses, ...	199
Women and minors:	
Fifty-four hour week in factories and workshops, ...	160
Fifty-four hour week in workshops in mercantile establishments, ...	159
Minimum wages, ...	200
Seats in certain establishments, ...	147
Women employees in state bath houses, Wages of	199
Women, Employment of, in core rooms, ...	197
Women, Maintenance of evening classes in practical arts for	147
Workingmen's compensation. <i>See</i> Industrial injuries and workingmen's compensation.	
Workshops. <i>See</i> Factories, stores, and workshops.	
Index of acts, ...	143
Index of bills introduced during legislative session of 1912, ...	223
Resolves:	
Commissions:	
To investigate losses of life and property by fire in the metropolitan district, ...	209
To study question of support of dependent minor children of widowed mothers, ...	209
Revised laws and session laws, Table of changes in	210
Legislation: Homesteads for workingmen and housing conditions:	
Austria, ...	19
Belgium, ...	18
Brazil, ...	29
Chile, ...	29
Citations of legislation providing public aid, ...	32
Denmark, ...	21
England:	
Artisans' dwelling act, 1882, ...	8
Cross act, 1875, ...	8
Housing and planning acts, 1890-1909, ...	9
Nuisances removal act, 1855, ...	8
Small dwellings acquisition act, 1899, ...	11
Small holdings and allotments act, 1908, ...	9, 11
France, ...	18
Germany, ...	16
Hungary, ...	20

Legislation: Homesteads for workingmen and housing conditions—*Con.*

Ireland:

Evicted tenants acts, 1907, ...	13
Fair rents act, 1881 (Gladstone act), ...	12, 13
Irish church act, 1869, ...	12
Irish land act, 1903, 1909, ...	13, 14
Labourer's acts, 1883-1906, ...	14
Landlord and tenant act, 1870, ...	12
Purchase of land act, 1885, 1891, ...	13, 14

Italy, ...	19
------------------	----

Massachusetts:

Homestead commission acts, 1911, 1912, ...	3, 42, 45, 203
Tenement house act for towns, 1912, ...	178

Netherlands, ...	21
------------------------	----

New South Wales:

Closer settlement act, 1901, ...	25
Homestead selection act, 1895, ...	25

New Zealand:

Land for settlements act, 1894, ...	27
Workers' dwellings acts, 1905-1910, ...	28

Norway, ...	21
-------------------	----

Queensland, ...	23
-----------------------	----

South Australia, ...	25
----------------------------	----

Sweden, ...	22
-------------------	----

Tasmania: State advances act, 1898, ...	26
---	----

United States homestead law, 1862, ...	30
--	----

Victoria:

Advances act, 1893, ...	25
Closer settlement acts, 1904, 1906, ...	25

Western Australia:

Advances act, 1894, ...	24
Land purchase act, 1896, ...	24

Letchworth, England: Housing conditions, ...	10
--	----

Massachusetts homestead commission. *See* Homestead commission.

Median, Definition of	66
---------------------------------	----

Navy yard. *See* Boston.

Netherlands: Homesteads for workingmen and housing conditions, ...	21
--	----

New South Wales: Homesteads for workingmen and housing conditions, ...	25
--	----

New Zealand: Homesteads for workingmen and housing conditions, ...	27
--	----

Norway: Homesteads for workingmen and housing conditions, ...	21
---	----

Opinions. *See* Supreme judicial court *also* Attorney-general.

Organized industries, Unemployment in, December 30, 1911, ...	47
---	----

Port Sunlight, England: Housing conditions, ...	10
---	----

Predominant rate, Definition of	66
---	----

Prison-made goods. *See* Legislation *also* Supreme judicial court opinion.

Quarterly report on the state of employment, December 30, 1911, ...	47
---	----

Quartiles, Definition of	67
------------------------------------	----

Queensland: Homesteads for workingmen and housing conditions, ...	23
---	----

Railroad commissioners, Recommendations of, with respect to manning of freight trains, ...	250
--	-----

Rates of wages, Definition of	66
---	----

Sage foundation homes company, New York, ...	30
--	----

San Ysidro, California: Homesteads, ...	30
---	----

Schedules. *See* Wages, Time-rates of, and hours of labor: Forms of inquiry.

Scotland: Homesteads for workingmen and housing conditions, ...	15
---	----

South America: Homesteads and housing legislation, ...	29
--	----

South Australia: Homesteads for workingmen and housing conditions, ...	25
--	----

Specimen forms of inquiry. *See* Wages, Time-rates of, and hours of labor: Forms of inquiry.

Springfield armory: Wages, Time-rates of, and hours of labor, ...	132
---	-----

Supreme judicial court:

Opinions of justices:

On marking of prison-made goods, ...	241
On relieving associations of employers and trade unions from actions of tort, ...	243
On extension and definition of duties of homestead commission, ...	245

Retirement of court officers, ...	208
---	-----

Sweden: Homesteads for workingmen and housing conditions, ...	22
---	----

Tasmania: Homestead and housing legislation, ...	26
--	----

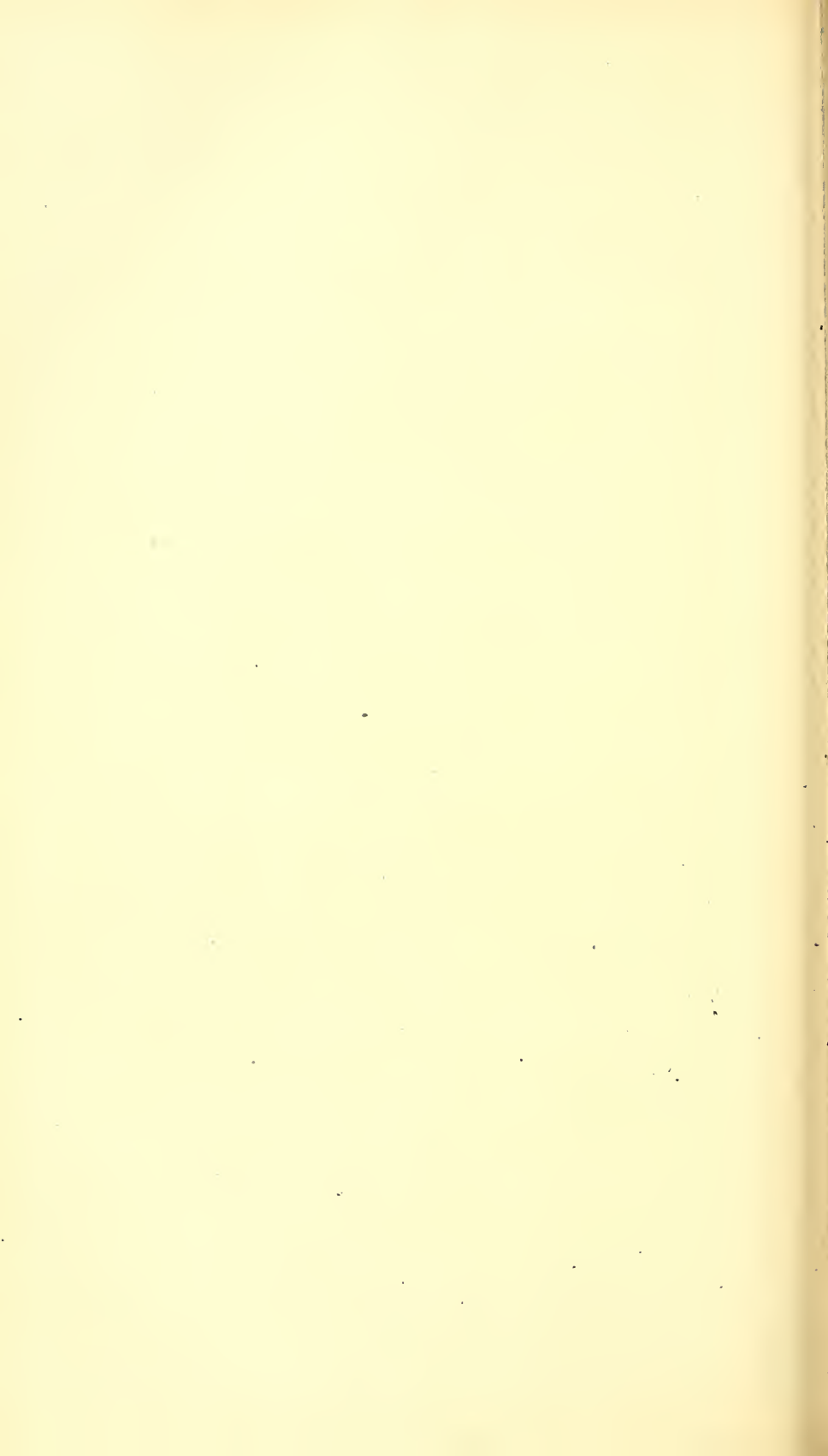
Time-rates of wages and hours of labor, October 1, 1911, ...	63
--	----

Trade unions. *See* Labor organizations.

Page references refer to the numbers in brackets at the bottom of the page.

PAGES

Unemployment in organized industries, December 30, 1911, ...	47
United Kingdom: Homesteads for workingmen and housing conditions, ...	8
United States: Housing conditions, ...	30
Victoria: Homesteads for workingmen and housing conditions, ...	24
Wages, Time-rates of, and hours of labor, October 1, 1911:	
Armory employees, Springfield, ...	132
Arsenal employees, Watertown, ...	133
Bakers, butcher workmen, etc., ...	87
Barbers, ...	136
Bartenders, ...	136
Bookbinders and blankbook makers, ...	92
Boot and shoe workers, ...	74
Bottlers and drivers, ...	88
Brewery workmen, ...	88
Building and street laborers, ...	111
Building trades workmen, ...	105
Carriage and cab drivers, ...	112
Classification of occupations and industries, ...	64
Clerks, wholesale and retail, ...	117
Clothing makers, men's and women's, ...	93
Comb and hair pin makers, ...	104
Definitions and explanation of terms, ...	66
Domestic and personal service, ...	136
Dye works, finishing and print works employees, ...	68
Express drivers and helpers, ...	113
Fishermen, ...	140
Forms of inquiry, Specimen, ...	141
Foundry employees, ...	82
Furniture makers, ...	100
Glassworkers, ...	103
Hat and cap makers, ...	94
Horseshoers, ...	83
Iron and steel workers, ...	82
Laborers, building and street, ...	111
Laundry workers, ...	138
Leather workers, ...	79
Lithographers and engravers, ...	92
Metal workers, miscellaneous, ...	86
Miscellaneous occupations (not in industries), ...	136
Municipal employees, ...	120
Navy yard employees, Boston, ...	132
Paper and paper goods makers, ...	95
Piano and organ workers, ...	101
Printing and publishing employees, ...	90
Public service employees, ...	119
Quarry workers, ...	139
Rubber and gutta percha goods workers, ...	96
Seamen, ...	115
Servants and waiters, ...	137
Shipbuilding employees, ...	86
Stablemen, ...	112
State employees, ...	119
Stationary enginemen, ...	103
Stone workers, ...	102
Teamsters, ...	112, 117
Telegraphers, ...	114
Textile workers, ...	68, 70, 72, 73
Theatrical employees, ...	134
Tobacco workers, ...	89
Trade, Employees in	117
Transportation employees, ...	112
Water transportation employees, ...	115
Woodworkers and furniture makers, ...	100
Wages. <i>See also</i> Legislation affecting labor, Massachusetts, 1912.	
Watertown arsenal: Wages, Time-rates of, and hours of labor, ...	133
Western Australia: Homesteads for workingmen, ...	24
Westwood, Massachusetts: Homesteads, ...	31
Workmen's home association, New York, 1855, ...	30
Workingmen, Homesteads for	1



The Commonwealth of Massachusetts

BUREAU OF STATISTICS.

LABOR BULLETIN, No. 88.

JANUARY, 1912.

HOMESTEADS FOR WORKINGMEN.

PREFATORY NOTE.

The problem of providing suitable homes at moderate cost for workingmen, mechanics, and other wage-earners is one of the most pressing of the multitudinous and complex problems which face our Christian civilization and one which has in recent years been engaging the attention of social economists and statesmen in the most enlightened countries of both hemispheres. It embraces within its scope a great diversity of effort ranging from propositions whose motive is to stimulate large numbers of people residing in the congested portions of great cities to emigrate "back to the land," to enterprises intended by a reform of building laws and other conditions to make life more decent and comfortable for the thousands who will for one reason or another probably always be compelled to live in compact city dwellings. These projects have taken various concrete forms, some of them being based wholly upon private philanthropic initiative and others being fostered by some kind of governmental recognition.

Apparently no definite attempt has yet been made by any American Commonwealth toward solution of the housing problem by means of direct assistance from the public treasury, and so far as we are aware the first legislative indication in this country that the State as such might possess some responsibility in this problem and should, therefore, undertake to contribute in some measure toward its solution, was furnished by Massachusetts in 1909 when the following resolve was passed:

Resolved, That the Governor, with the advice and consent of the Council, may appoint a Commission, to be known as the Homestead Commission, which shall consist of five persons, citizens of the Commonwealth, who shall serve without compensation, but may incur such expense, not exceeding one thousand dollars, as shall be approved by the Governor and Council. It shall be the duty of the Commission to consider whether it would be expedient for the Commonwealth to

acquire or open for settlement lands in country districts with the view of aiding honest, industrious, and ambitious families of wage-earners to remove thereto from congested tenement districts of the various large cities and towns of the Commonwealth, to the end that such lands may ultimately pass into the possession of the families settling upon them. The Commission shall report statistics showing the probable expense to the Commonwealth of the undertaking and any plans which it may recommend for adoption together with any recommendations for legislation which the Commission may deem proper. The Commission shall report to the next General Court on or before the fifteenth day of January, nineteen hundred and ten.

In accordance with the provisions of the above resolve, on August 4, 1909, Messrs. Albion F. Bemis, of Brookline; Jeremiah J. Mahoney, of Lawrence; George S. Ladd, of Sturbridge; William S. Felton, of Salem; and Freeman M. Saltus, of Worcester, were appointed by the Governor to constitute the Commission. This Commission proceeded to a consideration of the subject before it and sought to acquaint itself with what had been attempted on similar lines both abroad and in the United States. Nothing of the kind was found to have been considered in other States. The Commission made a report to the Legislature of 1910 (House Document No. 198) which consisted of very brief references to a few of the experiments undertaken in this field in foreign countries, a cursory consideration of conditions existing in Massachusetts, and a summary of some of the principal statements made at the hearings and conferences which had been held. The conclusion of a majority of the Commission was summed up in the statement that "it would be inexpedient for the Commonwealth to acquire or open for settlement lands at this time; but, in a word, it does recommend that private capital be interested and that street railway companies under proper restrictions may be authorized to open up suburban lands for settlement, and that a tabulation and publication of available unused lands in country districts be made." One member of the Commission, Mr. Freeman M. Saltus, dissented from this report and filed a statement on his own behalf in which he, in effect, protested against further delay and expressed his conviction of the feasibility and desirability of the Commonwealth earnestly undertaking to provide some means whereby the working class might acquire homes with the assistance of the Commonwealth. He recommended that "the State set aside a certain sum for the purchase of one or more tracts of land adjacent to cities mostly affected by congestion as an experiment; that this be placed in charge of a commission composed of a number similar to that comprising the present commission representing business, professional, labor, and farming interests;" and that there be added one representative of the State Board of Agriculture, one from the Bureau of Statistics, and one from the State Agricultural College.

The Legislature of 1910, to which the above report was made, passed the matter over without action. It was again brought up, however, in the

Legislature of 1911, various bills intended to accomplish the desired purpose being introduced, but the Legislature again still appeared unwilling to commit itself to an endorsement of the specific details for establishing the enterprise as outlined in the particular measures before it for consideration. It apparently felt that the Commonwealth was justified in indicating its sympathy for the proposition and in committing itself to the principle involved provided some proper means could be devised for carrying out the project. It was felt, under these circumstances, that the question of drafting a suitable bill should be left to a commission which presumably could give to its details more careful consideration than the legislative committees, to which the pending bills had been referred, had been able to give. A new bill was, therefore, brought in which was passed (Chapter 607, Acts of 1911). The act is as follows:

SECTION 1. A Commission is hereby established, to be known as the Homestead Commission, and to consist of the following persons: — the Director of the Bureau of Statistics, the Bank Commissioner, the President of the Massachusetts Agricultural College, one member of the State Board of Health, to be selected by the Board, and three other persons to be appointed by the Governor, with the advice and consent of the Council. The three members of the Commission last named shall be appointed in the first place for terms of one, two, and three years, respectively, and thereafter their successors shall be appointed for terms of three years. Of the persons so appointed by the Governor, one shall be a woman, and one at least shall represent the laboring class. The Commission shall report to the next General Court, not later than the tenth day of January, nineteen hundred and twelve, a bill or bills embodying a plan and the method of carrying it out whereby, with the assistance of the Commonwealth, homesteads or small houses and plots of ground may be acquired by mechanics, factory employees, laborers, and others in the suburbs of cities and towns. The members of the Commission shall serve without compensation, but shall be allowed such sums for their expenses as may be approved by the Governor and Council.

SECTION 2. This act shall take effect upon its passage.

The members of the Commission as provided for in the above act are Charles F. Gettemy, of Boston, Director, Bureau of Statistics (Chairman); Arthur B. Chapin, of Holyoke, Bank Commissioner; Kenyon L. Butterfield, of Amherst, President of the Massachusetts Agricultural College; Clement F. Coogan, of Pittsfield, member of the State Board of Health; and the following appointed by the Governor: Henry Sterling, of Medford (Secretary); Warren D. Foster, and Mrs. Eva W. White, of Boston. This Commission was organized in September and immediately began consideration of the problem before it. The report and bill which are the result of its deliberations and which have been presented to the Legislature of 1912 are printed on pages 42 *et seq.* of this bulletin, while the succeeding pages are devoted to a résumé of the character and scope of the principal projects for housing working people in those countries which have made more or less comprehensive efforts in this direction.

This portion of the bulletin has been prepared by Mr. Henry Sterling, a member of the Homestead Commission, with the assistance and supervision of the regular staff of the Bureau, and is supplemented by a bibliography of the subject compiled by the Bureau. The bulletin as a whole, therefore, it is hoped may be useful in furnishing in a compact form some of the principal data required by the Legislature and the public for an intelligent consideration of the bill submitted by the Homestead Commission.

CHARLES F. GETTEMY,

Director, Bureau of Statistics.

STATE HOUSE, BOSTON, January 1, 1912.

I.

INTRODUCTION.

It is now generally recognized in European countries that private initiative as a means of providing enough suitable dwellings for the working people has failed to accomplish the desired results. The health, happiness, and well-being of the people is beginning to be regarded not only as a matter of concern to the state, but as the most vital part of its foundation—that upon which the power and happiness of the state depends—which must be protected and promoted if the state is to endure. “The evil effects” (of overcrowded, unsanitary homes), says one writer,¹ “are cumulative. Each generation starts with an enfeebled constitution, to the economic loss of the nation.”

Not merely as a humane measure, nor merely as a means of helping many people out of a condition above which they are unable to lift themselves, but for the purpose of promoting the general welfare, with the intention of elevating the average standard of citizenship and of making the Nation more efficient both in industry and war, some of the ablest statesmen of leading governments have directed thought and effort toward enabling the poor to surround themselves in their homes with conditions that elevate rather than enervate. The millions expended in such labor have yielded gratifying returns in decreased death rates, lower infant mortality, increased birth rates, better health and physique, improved economic conditions, and greater general efficiency.

The idea seems to be growing that municipalities should direct their efforts toward the intensive improvement of the population, such as the reduction of their death rates, rather than by attempting to increase their population by attracting people to the already overcrowded cities. In Birmingham, in 1904, the death rate

was 19.3 per 1,000; in Bournville, where laboring people are provided with ample space, air, and sunlight, the rate was 6.9. The infant mortality of St. Mary's, Birmingham, for the same year was 331 per 1,000 births; in Bournville, 65.² The boys at the Bournville school averaged four inches in height and three inches in chest measurement more than those in Birmingham. In Glasgow, out of 72,857 children from five to 18 years old, the average height and weight of those living in one-room tenements were respectively 46.6 inches and 52.6 pounds, while of those living in four-room tenements the averages were 51.6 inches and 65.5 pounds. Intemperance, lunacy, infectious diseases, and consumption are decidedly more prevalent in the more crowded districts.³

There is no occasion to describe exhaustively in this bulletin the conditions which seem to have made direct public action imperative. It will suffice merely to state that in every large city thousands are festering in overcrowded, unsanitary tenements, breeding vice, crime, disease, and ignorance, and transmitting to successive generations constitutions more and more enfeebled and debilitated and natures more and more debased and demoralized. The evils grow with the growth of the cities, and while inventive genius is enriching the world by multiplying labor-saving machinery, slum areas are enlarging and their submerged population constantly is increasing in numbers. Everywhere in the older countries the conditions are the same, and the newer lands present similar conditions soon after settlement. As early as 1890, there were in New Zealand, the youngest of the large colonies, idle factories, stagnant markets, tramps, shelter sheds and soup kitchens for the families of unemployed work-

¹ E. R. Dewsnap, *The Housing Problem in England*, p. 24.

² W. Thompson, *Housing Up-to-Date*, p. 3.

³ *Ibid.*, p. 3-5.

men, empty houses and overcrowding.¹ In Boston "20,000 people are actually living below the lowest standard fixed as the minimum by any city in the United States or Europe, which has undertaken to fix a minimum, so far as we know."² The evil effects appear in the high death rate of infants and in the increasing number of inmates of hospitals, asylums, almshouses, insane hospitals, and penal institutions.

Great Britain, Germany, Australia, and New Zealand have been the leaders in efforts to remedy these conditions. and varying methods have been used.

In England, municipalities, rural authorities and private enterprise and philanthropy have been encouraged and authorized by law, and freely aided by large loans from the public treasury to engage in the work of multiplying healthful housing facilities for the poor. Drastic housing laws have been passed, imposing upon local authorities the duty of rehabilitating or reconstructing unhealthy buildings or areas. Nearly all the large cities have engaged extensively in this work, using their own credit or the funds of the government, or both. In many instances the cities have built directly, and in many other cases large areas have been bought at enormous cost, cleared, subdivided, and disposed of to private associations and individuals at a fraction of the original cost conditioned upon the building and maintaining of healthful dwellings for the poor. Scottish cities have done likewise. Provision has also been made whereby laboring men may borrow from public funds in order that they may build or buy homes of their own.

In Ireland thousands of small, healthful cottages on one-acre or half-acre plots of ground have been built by local authorities, aided by loans and subsidies from the imperial treasury.

Australia and New Zealand are buying back at high prices land disposed of but a few years ago for nominal sums,

dividing it into suitable areas, and renting or selling it to farmers, grazers, and home-seekers. Authorized government officials are erecting necessary buildings and aiding the settlers through loans and instruction. Near the larger cities they are erecting suitable low-cost homes on small tracts of land and either renting or selling them to workmen.

The German government has conceived it to be its proper function to provide that its numberless public employees shall have proper housing facilities, and in pursuance thereof it has erected thousands of dwellings and it has directed cities and towns to provide in like manner for their employees. It has also urged that provision be made for an ample supply of healthful homes for all citizens and by way of assistance in this work, it has authorized from the funds of the State insurance department enormous loans on favorable terms to local governments and to private associations and individuals when guaranteed by their municipalities.

German cities, and some German towns, have entered largely into the work of city planning. Elaborate detailed plans, broad in their scope and reaching far into the future, are made by experts, approved and established by local governments, and usually thereafter all building improvements, public or private, must proceed in accordance with these plans. Ample provision is made for highways, parks, open spaces, playgrounds, land about the dwellings, and land for public purposes.

In every country these efforts at relieving congestion of population have been hampered by land speculation and monopoly. Private owners have held their lands at far beyond their real value and speculators have forestalled humane effort, both public and private, and taken their toll before work could be undertaken. To obviate this Australia and New Zealand have adopted land taxes graduated according to value.

¹ Frank Parsons, *The Story of New Zealand*, p. 176.

² Report of the Housing Committee of Boston-1915, p. 1-2.

and have established the principle of compulsory purchase; England has likewise authorized expropriation of private property where desirable and appears to be favoring heavier taxation of land values. German cities are buying land covered by their plans far in advance of immediate necessities. The Prussian government officially urges all local authorities to acquire all the land possible, and hold it or part with it only under such conditions as will insure its not being used to the detriment of the public. Some cities provide that a large proportion of the land in the suburbs shall be left uncovered by buildings, and this not only promotes the health of the people but, by making it impossible to house a large number of persons on a given area of land, the price is prevented from rising to the extent that it otherwise would.¹ Some of the German cities have power to levy extra taxation on vacant land and a few others tax the "unearned increment." Austrian and Hungarian municipalities hold considerable land and are beginning to regulate its use and tenure in such manner as to prevent exploitation of the poorer classes. Belgium has checked excessive prices of land in cities and the erection of block dwellings by the issue of weekly tickets giving low rates of fare to remote rural districts.

Besides the countries already named France, Italy, Switzerland, Belgium, The Netherlands, Denmark, Norway, and Sweden, in Europe, and Brazil and Chile in South America, have legislated on the subject of healthful housing and aided in greater or less degree in providing suitable living conditions for their people.

Aside from the Homestead Law, under which the public domain was given away, there has been no systematic legislation

in the United States in aid of homes for the people. Housing laws have been passed by many States but they seem to be inadequate and unenforced. It is true that building and building-loan societies and co-operative banks are authorized by law and are doing a large work and few corporations have been created to build and manage model tenements, etc., while rather more than a score of corporations have built tenements and a few model villages for their employees. But these seem to comprise the activities in this country on this line, if we may except private enterprise and many co-operative colonies. Most of the latter have proved failures, but several seem to be meeting with sufficient success to warrant notice.

A large portion of the money invested in improved housing conditions has been used in erecting tenements and blocks, but experience has shown that those erected are not sufficiently in advance of former dwellings, therefore attention is now being directed toward the need of small houses on ample plots of ground, to be occupied by house-holders who shall be advised as to the best use of such property. Out of this idea has grown the garden city and model village movement accompanied by adequate legislation providing for putting the idea into effect. Facts indicate that dwellings of this character, besides being far better than the best tenements, are cheaper, where less costly land may be used. However, the matter of transportation raises problems that are yet unsolved.

The principal projects for housing working people in the various countries which have made more or less comprehensive attempts to solve this problem are briefly described in the following pages.

¹ T. C. Horsfall, *The Improvement of the Dwellings and Surroundings of the People*, p. 28.

II.

CHARACTER AND SCOPE OF THE PRINCIPAL PROJECTS
FOR HOUSING WORKING PEOPLE IN VARIOUS
COUNTRIES.

1. UNITED KINGDOM.

A. ENGLAND.

English legislation providing for better home conditions for the laboring classes has aimed: To improve health conditions in existing accommodations and to increase the supply of dwellings. These two phases of the subject will be considered separately.

(a) Improvement of Health Conditions in Existing Dwellings.

The Nuisances Removal Act of 1855¹ gave to any person aggrieved, to any two inhabitant householders, and to certain officials, power of complaint against premises alleged to be a nuisance or injurious to health. On receiving a complaint the local authority could enter the premises and on evidence thus obtained might secure from the justices of the peace an order of abatement. This act was amended and extended in 1860,² 1866,³ 1868,⁴ 1874,⁵ and 1875.⁶ By the last act the local authorities were directed to establish by-laws fixing the number of persons who might occupy the whole or part of a lodging-house or one occupied by members of more than one family; to provide for separation of sexes; for registration and inspection of such houses; for enforcing drainage, cleanliness, and ventilation; for paving and cleaning the premises at stated times; and for issuing precautions against infectious diseases. Justices of the peace were authorized to close houses deemed unfit for habitation. By the act of

1879⁷ an owner could require the local authorities to buy condemned premises, but in 1885 this power was withdrawn.⁸ The Artisans' Dwelling Act of 1882 gave authority to condemn a building which tended to make other buildings unfit for habitation.

The authority to deal with areas was first granted by the Cross Act of 1875,⁹ which provided for the demolition and reconstruction of unsanitary and overpopulated town areas where an abnormal amount of fever and disease prevailed rendering them unfit for habitation. The local authorities might not build, however, without the express authority of the central government, and must then sell within 10 years unless granted special relief from this requirement. To carry out the purposes of the act the local authorities could mortgage the property and could borrow from the Public Works Commissioners for periods of 50 years at a minimum of 3½ per cent a year. Provision was made for rehousing displaced tenants.

(b) Construction of New Dwellings.

In 1851 Parliament empowered local authorities to borrow money from the Public Works Loan Fund, or elsewhere, to establish lodging-houses; in 1855 it undertook to facilitate the formation of companies for the erection of dwellings for the laboring classes;¹⁰ both the Public Works Commissioners¹¹ and the Treasury¹² were authorized to make ad-

¹ 18 and 19 Viet., c. 121.² 23 and 24 Viet., c. 77.³ 29 and 30 Viet., c. 90.⁴ 31 and 32 Viet., c. 130.⁵ 37 and 38 Viet., c. 89.⁶ 38 and 49 Viet., c. 55.⁷ 42 and 43 Viet., c. 64.⁸ 48 and 49 Viet., c. 72.⁹ Artisan's Dwelling and Improvement Act, 38 and 39 Viet., c. 36.¹⁰ 18 and 19 Viet., c. 132.¹¹ 29 and 30 Viet., c. 28.¹² 29 and 30 Viet., c. 72.

vances for that purpose in 1866; and such loans were made easier in 1867;¹ erection of such houses on municipal lands was authorized in 1874;² in 1879,³ authority was granted to loan public money to companies and associations engaged in the erection of laborers' dwellings; the conversion of municipal lands into sites for workmen's dwellings was facilitated in 1882;⁴ provisions were made for giving land by bequest or otherwise for dwellings for the working classes in 1890.⁵

In that year (1890) these acts were consolidated and modifications were made with a view of making them more workable. Further amendments were made in 1894, 1900, and 1903, and in 1909 the various acts were again consolidated, powers were increased and extended and amendments added, making a Housing and Planning Act, covering 30 closely printed pages and seemingly of comprehensive powers and covering every possible detail.⁶ By the act of 1899, local authorities were authorized to advance money to occupiers to buy the houses in which they lived.

In 1907-1908 there was passed a Small Holdings and Allotments Act, aiming to increase the number of small farmers, and providing for the acquisition of land (by compulsion, if necessary) by County Councils, to be relet or sold by them in lots of from one to 50 acres.

In brief, under these various acts, local authorities are given ample power to insist upon sanitary conditions and to stop overcrowding in houses; to prevent one building from obstructing the light and ventilation of another; to acquire unhealthful dwellings or districts, and demolish and reconstruct, or grant the land to private persons or associations for reconstruction; to acquire land, within or without their own jurisdiction, by agreement or compulsion and erect workingmen's dwellings or permit others

to do so; to loan money to associations building such dwellings and to individuals buying such a building with the intention of occupying it. For these purposes municipalities may borrow from the government or in open market and both methods of obtaining funds are used, the second more largely than the first. Private associations are also encouraged, incorporated, and aided by government loans in thus multiplying healthful homes for the people. In addition to these general laws, acts have been passed giving various municipalities power to undertake specified local improvement schemes.

In 1885 a Royal Commission on the Housing of the Working Classes reported that fair progress had been made in matters affecting the sanitary and structural supervision of individual streets and houses, but that little had been done in the demolition of houses unfit for habitation or in the reconstruction of unsanitary areas or in new construction. The evils resulting from overcrowding were but little mitigated, as the existing laws had not been put into force.⁷ Up to 1884 Liverpool was the only local authority that had borrowed under the Act of 1866. Private associations, however, encouraged by the statutory recognition of 1855 and by government loans after 1866, were active in efforts to furnish better homes for the laborers.

Owing to apathy on the part of local authorities, combined with a multiplicity of obstacles arising from provisions in the various acts, the complexities of dealing with land-owner, house-owner, lessees, and sub-lessees, frequent determined opposition by owners and tenants, and the enormous cost, enhanced by excessive valuations of land, progress in this field of activity has been somewhat hindered. In 20 years previous to 1905⁸ the total amount borrowed for improvements in dwellings by municipal

¹ 30 and 31 Vict., c. 28.

² 37 and 38 Vict., c. 59.

³ 42 and 43 Vict., c. 77.

⁴ 45 and 46 Vict., c. 50.

⁵ 53 and 54 Vict., c. 16.

⁶ Edward VII, c. 44.

⁷ E. R. Dewsnap, *The Housing Problem in England*.

⁸ W. Thompson, *Housing Up-to-Date*, p. 20.

authorities in England and Wales, outside of London, amounted to \$22,622,145, about one-half of which was expended in the purchase of property in the slums and the balance was paid out for new construction.

Up to March 31, 1906, the different local authorities of London, acting under various provisions of law, had provided homes for 33,847 persons, at a cost for buildings of \$7,753,659, on land valued for housing purposes at \$1,287,115. It is to be understood that the purchase price of this land, or its commercial value, was above this figure, but its value for housing purposes was estimated at the above figure. In addition to the above there were at that date, in course of erection or projected, accommodations for 68,306 persons. In addition to this work associations and companies, assisted by public funds, had housed upwards of 125,000 persons in the metropolis.¹

Outside of London, from 1891 to 1904, loans to the amount of \$20,854,663 were sanctioned, of which \$10,513,022 was for clearing unhealthful areas, \$507,995 for abolishing unhealthful dwellings, and \$8,331,010 for new construction. Some other work was done, the loans for which did not require government sanction.² Private associations and companies have not participated in this work to any great extent except in London.³

Through co-operation in a variety of forms provision has been made for housing a large number of people. Thus, co-operative societies to the number of 413 have built 46,707 houses at a cost of \$12,668,329. The co-partnership housing societies have built 400 houses; some 2,000 building societies have made loans to the amount of \$321,156,000. Furthermore, the garden city movement and model villages and cottages exhibitions have served to awaken interest and to suggest important lines of activity.

By the garden city movement is meant

the placing of factories, workshops, dwellings, parks and open spaces, schools, churches, and other public buildings, after careful planning, in the most convenient positions on large tracts of land secured for the purpose. The plan provides that a broad belt of agricultural land shall surround the town and a fair-sized garden shall be set aside with each dwelling house. It is intended that the land shall be held in fee by the community and rented and that the city be built upon modern, scientific, hygienic, and artistic principles. The first garden city was registered in 1903. Its site is 34 miles from London (Letchworth), and housing reformers everywhere are watching with interest the progress of the experiment.

Among a number of model villages, Port Sunlight, Earswick, Ealing, and Bourneville are, perhaps, the most notable. As illustrative of the exceptionally good health conditions in these villages it may be stated that in Bourneville, for example, the average death rate for the four years ending in 1905 was 7.3 per 1,000 as against 15.7 per 1,000 for England and Wales as a whole, while the infant mortality during the same period was 72.5 per 1,000 born, as compared with 134.7 for England and Wales.

The erection of good cottages at low cost has been a matter of careful study and has been stimulated by the offer of prizes and exhibitions at Letchworth, Sheffield, and other places.

Some losses have been met with in these efforts to better housing conditions.⁴ One practice is to "write down" the valuation of a site purchased. Thus, the London Metropolitan Board of Works sold to private companies land that cost nearly \$9,732,000 for about one-fifth of that sum,⁵ that being the amount it was deemed to be worth for housing purposes. On these sites the purchasers were, of course, required to build workmen's homes. The cost per-

¹ E. R. Dewsnap, *The Housing Problem in England*, pp. 164-165.

² *Ibid.*, p. 170.

³ *Ibid.*, p. 188.

⁴ W. Thompson, *Housing Up-to-Date*, p. 113.

⁵ W. Thompson, *Housing Hand Book*, p. 79.

acre for building sites has averaged \$155,712.¹ The average net return on municipal dwellings is given as 3.8 per cent in urban districts, 2.9 per cent in rural districts, and 2.4 per cent in London. These returns would be much lower but for the practice of "writing down" valuations.²

It is a common practice to rent buildings provided either by public or private enterprise at a cost to the tenant that would appear to average about the same as that which would be paid for inferior, unhealthful accommodations. The average rent of London County Council dwellings is 2s. 6d. (\$0.60) a room a week, while the average for new accommodations by private agencies is 2s. 4d. (\$0.56), but the former are said to be more centrally located. Constant effort is made to lower the cost in order to lower the rent. In some instances tenements intended for the very poor are rented at prices too low to insure any return on the capital.

Prior to 1906 the total loans made to working people directly for the purpose of assisting them to acquire their homes, under the Small Dwellings Acquisition Act of 1899, was \$368,199. By this act local authorities were authorized to loan to a householder or to a prospective householder an amount not exceeding 80 per cent of the value of the dwelling occupied by him to aid him in its purchase.

The Small Holdings and Allotments Act, which went into effect in 1908, appears to have been particularly popular, as under its provisions applications for 167,000 acres had been made in April of that year.³ An "allotment" under the act may not contain more than five acres and a "small holding" shall not contain more than 50 acres. Either may be supplied by the parish or other local council or by the County Coun-

cil. The purpose of the allotment is to supplement the earnings of the agricultural laborer or the town artisan. The parish council has full authority to acquire and allot land taken for this purpose. The "holding" is intended to provide support for the tenant and his family and the land allotted shall be rented, not sold. If a council shall fail to enforce the law the Board of Agriculture may act and force the council to pay the costs. In June, 1911, there were 162 Small Holding and Allotment Societies, showing a marked growth of the movement.⁴

In England, as elsewhere, there is some opposition to the public provision of tenements and houses for the workers, it being contended that it is unfair to those not occupying the improved accommodations in that the purchase of large tracts by the government tends to raise land values and so increase rents, and also permits those in municipal buildings, whose rent has been cheapened, to underbid in the labor market and so lower wages. Many insist that a sufficient tax on land would make holders eager to improve their property or to sell it to those who would improve it, thereby rendering municipal interference unnecessary except in the enforcement of stringent sanitary laws.

Whatever grounds there may be for opposition to the movement, it is nevertheless true that "municipalities up and down the country have more and more freely availed themselves of the powers embodied" in the various housing acts.⁵ Some recent projects are extensive in scope, the Wood Green and Tottenham scheme of the London County Council proposing to house 42,500 persons in 5,779 cottages on 225 acres. "It is only right to say that the steady campaign against bad and insufficient housing accommodation is beginning to

¹ W. Thompson, *Housing Hand Book*, p. 46.

² W. Thompson, *Housing Up-to-Date*, pp. 61-63, 73-74.

³ C. R. Fay, *Small Holdings and Agricultural Co-operation in England*, in *Quarterly Journal of Economics*, May, 1910, p. 499.

⁴ *British Board of Trade Labour Gazette*, June, 1911, p. 224.

⁵ E. R. Dewsnap, *The Housing Problem in England*, p. 161.

rid the community of the worst evils of the house famine and the slum.”¹ Statistics show a remarkable decrease in crime, in disease, in the death rate, and in infant mortality wherever efforts have been made for better housing.²

It is remarkably true that instead of discouraging private enterprise an announced plan to build municipal dwellings seems at once to encourage private individuals and companies to provide better accommodations for tenants. In fact the best housing enterprises by private or co-operative effort are in or near towns that have been pioneers in building municipal dwellings.³

Yet the housing problem in Great Britain is by no means solved. “Be-

tween 1891 and 1901 no less than 500,654 persons migrated from rural districts to urban districts, where we find 507,763 persons living in 251,667 one-room dwellings in addition to 2,158,644 persons living in 658,203 dwellings of only two rooms.”⁴ The British census of 1901 showed 8.2 per cent of the population living in overcrowded dwellings, while only 25 per cent of the population lived in rural districts, and even the rural dwellings are thus described by W. W. Crotch in “Household Words,” January, 1902: “You may turn to county after county, and traverse whole country sides, and you will find no cottage with a watertight roof available for habitation.”⁵

B. IRELAND.

For a long period of years prior to 1870 the land system in Ireland had led to repeated outrages on the part of the landlords to the great distress of the tenantry. Beginning as early as 1844 when a Royal Commission was appointed, endeavor has been made to effect a reform in the Irish land system, and numerous acts have since been passed with this end in view. These Irish Land Acts are of two classes—the Fair Rents Act and the Land Purchase Acts.

The “Fair Rents Act,” Gladstone’s act of 1881, was designed to give to the Irish tenant fixity of tenure at a fair rental and a right to sell his interest in his holding, subject to the landlord’s right of pre-emption. Under this act, as since amended, the rent is fixed by the Land Commission for a term of 15 years, and, on the expiration of each term, a new rent may be fixed by the court for another term. Up to March 31st, 1910, 448,481 applications and consents to fix fair rents for a first

statutory term were disposed of and 157,589 for a second statutory term.⁶

The Land Purchase Acts⁷ authorized and provided for advances of public money to enable tenants to become proprietors of their holdings. The distinctive features of the more important acts of this character may be described briefly.

The first of these Acts was the Irish Church Act, 1869, which empowered the church Temporalities Commissioners to sell to tenants church lands occupied by them at prices fixed by the Commissioners.

In 1870 Gladstone secured the passage of the Landlord and Tenant Act, which was the beginning of a new land code. This act provided in the “Bright Clauses” that landlords and tenants of agricultural or pastoral holdings could arrange for the sale of their holdings through the Landed Estates Courts, and that upwards of two-thirds of the price agreed upon could be advanced by the Board of Works, to be repaid in 35

¹ W. Thompson, *Housing Up-to-Date*, p. 1.

² *Ibid.*, p. 115.

³ Gilbert Slater, *Rural Housing*, *The Contemporary Review*, September, 1902, p. 401.

⁴ *Statesman's Year Book*, 1911, p. 64.

⁵ The brief description here given of the principal acts of this character consists virtually of a series of abstracts from a pamphlet issued in 1911, entitled: “Short Sketch of Irish Land Acts: Their History and Development,” by the Rt. Hon. W. F. Bailey, C.B., Chairman of the Board of Estates Commissioners.

⁶ *Ibid.*, p. 11.

⁷ *Ibid.*, p. 2.

years by an annuity, at the rate of five per cent of the loan.

Under the Gladstone act of 1881 the Land Commission was empowered to make advances to tenants for the purchase of their holdings and was enabled to purchase estates for re-sale to the tenants. The limit of the advance was extended from two-thirds of the purchase money (as in the act of 1870) to three-fourths.

The Purchase of Land Act, 1885 (Ashbourne Act), authorized an advance of \$24,330,000 to the Land Commission to purchase estates in the Landed Estates Court for the purpose of re-selling them to the tenants. The Land Commission was empowered to advance the entire amount of the purchase money subject to the retention of one-fifth by way of guarantee deposit for a period of about 17½ years, by which time an equivalent amount of the capital advanced would be repaid by a sinking fund. The advances made under this act were to be repaid by annual instalments (which included interest and sinking fund), extending over a period of 49 years. In 1888 an additional sum of \$24,330,000 was advanced to the Land Commission for the purposes of land purchase.

As the funds advanced to the Land Commissioners for purchase of land soon became exhausted a new system was introduced by the Purchase of Land Act, 1891 (Balfour Act), under which the landlord or vendor was paid in a specially guaranteed Land Stock (exchangeable for Consols at the option of the vendor), equal in nominal amount to the purchase money. A further act of 1896 provided that the Land Commission might dispense with the whole or any part of the guaranteed deposit required under the Act of 1885 if the security for the repayment of the advance was considered to be sufficient without it.

The Irish Land Act, 1903 (Wyndham Act), created a new body known as the Estates Commissioners, included

in the Land Commission, to administer land purchase in Ireland. Sales under previous Purchase Acts were carried out by holdings. A landlord might agree with one or more of his tenants to sell them their farms, and if the Land Commission, after examination, found that the particular holding was security for the advance asked for by the tenant to buy out the landlord, such advance was made irrespective of any other sales on the estate. The Act of 1903 introduced the system of sales by "Estates." A landlord, to obtain the benefit of the act, is obliged to sell his entire estate, or such portion of it as the Land Commission considered fit to be regarded as a separate estate for the purposes of the act.

The Evicted Tenants Act, 1907, authorized the Estates Commissioners to acquire untenanted land compulsorily for the purpose of providing holdings for tenants who had been or whose predecessors had been evicted from their holdings since 1878, and who had applied to the Commissioners before May 1, 1907.

The Irish Land Act, 1909, made further provision for advances to enable tenants to purchase their holdings and for an extension of the system so as to better provide for needs of tenants in congested districts.

The number of tenant purchasers under the several land purchase acts from 1869 to May 20, 1911 (including certain acts other than those above described), was 198,842, representing advances made to the aggregate amount of \$331,375,236 and area purchased of somewhat over 6,000,000 acres.

In addition to the fair rent and land purchase acts above described there are two other classes of acts which should be considered in this connection. These are the statutes dealing with Congestion and the Labourers' Acts.

*Statutes dealing with Congestion.*¹—These statutes affect tenants of uneconomic agricultural holdings principally on the western seaboard of Ireland.

¹ See footnote 7 at bottom of page 12.

Under the Purchase of Land (Ireland) Act, 1891, the Congested Districts Board was established and empowered to aid migration and emigration within a Congested District, to sell suitable seed potatoes and seed oats to occupiers, to aid and develop agriculture, forestry, weaving, spinning, fishing, and any other suitable industries. Under this and later acts the Board was authorized to acquire land and to hold it as landlords for the State for the enlargement of holdings and for the purposes of the Land Purchase Acts.

The Labourers' Acts.—This group of acts, passed from 1883 to 1906, empowered the Rural District Councils (the latter established in 1898) to obtain loans to provide suitable dwellings and allotments of land for agricultural laborers. The loans may be applied, subject to the approval of the Local Government Board to acquire land either for new cottages and allotments or for additional allotments, to acquire existing houses, to erect new houses, and to provide for the legal, engineering, and incidental expenses in connection with these purposes. The term "agricultural labourer" is defined in the Irish Land Act of 1903 as "any person (other than a domestic or menial servant) working for hire in a rural district whose average wages in the year preceding the lodgment of any representation under the Labourers' Acts affecting him do not exceed 2s. 6d. (\$0.59) a day, and who is not in occupation of land exceeding one quarter of an acre." The amount of land which may be given to a laborer under the Labourers' Acts cannot exceed one statute acre.

The Rural District Council can acquire compulsorily or by agreement the land from the owner, either by purchase of the fee simple or on a lease for a term not exceeding 99 years. If the lands are acquired in fee compulsorily, the sums paid to the owner and occupying tenant are fixed by an arbitrator

appointed by the Local Government Board; if the lands are acquired compulsorily for a term of years, the rents to be paid are fixed by the Land Commission.

The Act of 1906 enabled the Rural Districts Councils to obtain advances of \$20,680,500 from the Land Commission out of the Irish Land Purchase Fund in order to carry out the purposes of the Labourers' Acts.

Under the Acts of 1883 to 1896 the number of cottages built was 22,588, and loans were sanctioned to the amount of \$17,517,600, while under the Act of 1906, 11,772 additional cottages have been built, 5,172 are in course of construction, others have been sanctioned or are awaiting sanction, and loans are sanctioned amounting almost to the \$20,680,500 provided in the act. A further appropriation of \$4,866,000 for the purpose was made in 1910.

Local authorities have also contributed large sums toward housing operations besides the expense of repairs and management. In various contributions it is estimated that the local taxpayers pay nearly two-thirds of the rent of the cottages erected under the Labourers' Acts. The passage of the Local Government Act for Ireland in 1898 threw on the occupiers as distinct from the landlords the providing for local taxation.

The average rental of a good house and acre of land (including taxes) is 26 cents a week as compared with 24 or 30 cents formerly paid for unsanitary cottages with little or no land. The size of the garden that may be acquired with each cottage was enlarged in 1892 from one-half to one acre. The cost per acre is estimated to average \$170.31 to \$194.64, and the cost of the cottage, \$681.24. Sentiment and practice seem to be against selling these cottages, but a laborer who has occupied one for five years, and has paid his rent punctually, may secure an advance towards the purchase of a small holding of five, 10, or 15 acres, for sale

nearby, provided he removes from the cottage. During the years from 1900 to 1906 wages for agricultural laborers increased from \$2.44 to \$2.58, or 8½

per cent. This is attributed to the fact that the laborer is more independent when not living in a "tied cottage."¹

C. SCOTLAND.

The British Acts relative to the provision of suitable dwellings for the working classes are in certain respects applicable in Scotland, and under the authority of these and certain special acts a number of cities have built lodging houses and tenements. Thus Glasgow acquired 88 acres having a population of 51,000 in the center of the city. Thirty new streets were laid out and

26 were widened and dwellings were erected on the sites thus provided. In all about \$11,678,400 was spent in improvements of this character. Aberdeen, Greenock, Leith, Paisley, Perth, and Peterhead have built lodging-houses and tenements and Edinburgh also has spent large amounts in clearing slums and building blocks of dwellings and small detached houses.

¹ W. Thompson, *Housing Up-To-Date*, pp. 139-140.

2. CONTINENTAL COUNTRIES OF EUROPE.

A. GERMANY.

The ownership of land by German municipalities is in marked contrast to the practice of cities and towns the world over. To possess much land, to buy more, and to hold fast what has been acquired, seems to appeal to German civic foresight, thrift, and shrewdness. The policy seems to be growing in popularity. Goethe is quoted as saying: "A town is prosperous through the land which it possesses more than through any other consideration. The best token of a good administration is that a town is going on buying land."¹ The holding of land is considered so necessary to the municipal welfare that, in 1902, the Prussian government issued directions to the 12 provinces of the kingdom that they should use all their influence to induce all Prussian towns to buy as much land as they could obtain and to hold fast all they had or should acquire. Frankfort owns 10 per cent of its area and 8,000 acres on the outskirts; Cologne owns 2,780 acres, one-tenth of its area; Düsseldorf owns 67,000 acres, and makes a profit of \$87,588 a year; Mannheim spends at least \$40,000 a year for land.¹ A list of 31 German cities, December 25, 1902, shows holdings of land varying from 10 to 365 square yards per inhabitant. This land is sold or let on long-term leases.² In 1900, 12 German cities owned 36,184 acres in and near their boundaries.

The most painstaking efforts are made to help building societies and building unions to obtain capital to prosecute their work, large funds being loaned by the empire, the States, and insurance and savings institutions at from 3 to 4½ per cent. In 1907 the sums so loaned amounted to over \$48,660,000.³ It is within the power of local authorities also to make loans and to make certain exemptions from regulations and from

taxation and other charges. In 1903, in the province of Rhineland, 57 municipalities had advanced money or stood security for the construction of workmen's houses. The same policy is followed in Hessen, Saxony, Baden, and other States. In several instances the empire has bought land and leased it for a long term of years to building societies and then made loans to assist in the work of building. Laws for expropriation and redistribution of lands also aid in multiplying the number of small dwellings. At the same time the local authorities prescribe regulations as to streets, sites, height, and building details.

Many German cities have careful, comprehensive street and building plans of surrounding lands, made long in advance of the demand for residence purposes. In some of the cities adherence to these plans is compulsory on all persons building. The plan for Mannheim provides for railways for goods and passengers, and most plans allow open spaces, parks, and sites for public buildings.

Another efficient help toward an adequate supply of healthful, low-priced dwellings is the authority granted to the councils to place extra taxation on vacant lands and to tax the "increase of value." This policy was strongly recommended for adoption by town councils by the Prussian Minister of Finance in 1899, and many cities are employing this means of raising public revenue, thus discouraging land speculation and easing the burden of taxes on the poor. The tax on "increase of value" varies from 8 to 10 per cent and is growing in popularity.

By the laws of 1895, 1898, 1899, and 1900, it became the recognized function of the general government to improve the housing conditions of its workmen

¹ W. Thompson, *Housing Up-to-Date*, p. 191.

² T. C. Horsfall, *The Improvement of the Dwellings and Surroundings of the People*, p. 25.

³ W. Thompson, *Housing Up-to-Date*, p. 209.

and officials. Under these laws the government is building small dwellings where needed, and up to 1905 Prussia had provided 1,264 houses with 8,175 such dwellings, and with loans had aided building societies to construct 1,179 houses.¹ Government funds are loaned to building societies to be used for the same purpose, and many towns, following the example of the government, have built small, wholesome dwellings for their workmen and officials who receive only small salaries.²

To stimulate the building of workmen's dwellings Frankfort has rented land to societies and individuals and has loaned as high as nine-tenths of the cost of construction.³

The Grand Duchy of Hesse insists by law (1902) that its towns shall see that there is an ample supply of dwellings for working people. Through the national credit-bund they can, if building themselves, receive the full cost of land and building or make loans to building societies to the extent of 90 per cent of the total cost of dwellings. Towns that neglect to see that there are plenty of suitable houses can be compelled to borrow and build.⁴

In 1900 Düsseldorf instituted a department to loan money on land, and granted \$243,300 for a reserve, and resolved to borrow \$4,866,000 at 4 per cent to promote the building of dwelling houses. At the same time it also instituted a land purchase department with a loan of \$1,216,500 as working capital, and also proceeded to purchase houses directly. Eight hundred applications were received for 141 dwellings completed in 1901.

The city of Ulm builds houses directly, and rents or sells, and also aids private enterprise in the work. To most municipal houses gardens are attached, which are cultivated with great diligence and are very productive.

Near Dresden the imperial government in 1909 bought for \$58,392 two acres of land and rented it for a long term to a building association. The ministry of the interior loaned \$48,660 and the National Insurance institution \$243,300 for building purposes. The Grand Duchy of Luxemburg, by a law of 1906, allows savings banks to use part of their funds in loans to municipalities and various organizations and societies for the purpose of building low-priced dwellings. Municipalities are also permitted to accept gifts and legacies that are to be used for the same purpose.

In ways similar to the foregoing the empire, the national governments, and the local authorities of Germany have each taken an active part, both directly and through stimulating and assisting private enterprise, in the creation of better home conditions for the laboring classes, and the good accomplished is surprising.

Dr. Snedekum, member of the Reichstag, is quoted as follows: Of \$238,000,000 gathered by the German workmen's insurance system, \$156,604,000 are out on loans on workmen's homes. Up to 1909, \$24,752,000 had been granted by the imperial treasury, the major portion of which had been expended directly by the government through its departments and the balance loaned to societies.

These efforts to provide healthful homes for the workers have been a factor in the reduction of the death rate in Germany from 29 a thousand in 1871 to 19 a thousand in 1908.⁵ And yet the supply has by no means met the need. In 1900 Frankfort was said to have 3,700 new dwellings a year less than were actually needed. In Hamburg the increase of earnings caused by great industrial prosperity is swallowed up in increased rents.⁶ In Berlin,

¹ *Annuaire de Législation Étrangère*, p. 129.

² Horsfall, *The Improvement of the Dwellings and Surroundings of the People*, p. 38.

³ *Ibid.*, p. 26.

⁵ *Literary Digest*, September 3, 1910.

⁴ *Ibid.*, p. 48.

⁶ Horsfall, *The Improvement of the Dwellings and Surroundings of the People*, p. 126.

notwithstanding the strict sanitary regulations, the exertions of the city authorities, the encouragement of the Prussian government, and the assistance of the Imperial government, and the model tenements built by private enterprise

stimulated by government loans and favors, there are still 90,000 persons living underground in cellar tenements and thousands more in old, overcrowded buildings behind the beautiful dwellings that front the streets.¹

B. FRANCE.

In 1906 a law was enacted "modifying and completing" one of 1894, providing for the establishing of committees in each department to aid and encourage the construction of healthful, low-priced dwellings by societies or individuals to be sold or rented to persons of moderate means, whether such dwellings were built as an investment of capital or by wage-earners for use by themselves. The law prescribes in detail requirements in matters of construction and authorizes the national government, the department, or the commune to contribute toward the ordinary expenses of such societies and to give aid toward the clearance of necessary land. Various philanthropic institutions are named which may engage directly in the building of such houses or which may invest their funds by direct loan or in the purchase of shares in the societies doing the work. Departments and communes may also loan to such enterprises. Certain insur-

ance institutions are allowed to insure the lives of buyers for the benefit of the mortgagee.

In May, 1911, 307 societies were operating under this law, with a capital of \$6,562,000, buildings of a value of \$7,141,000.

Departments, communes, and benevolent associations appear to be making but scant use of their powers under the law, but outside this law societies with a capital of \$3,734,550 are working.

In Paris several benevolent associations have built blocks intended solely for tenants with very large families, rentals for which range from \$20 to \$80 a year.²

A law of 1908 extends the advantages of the law of 1906, with the exception of exemption from land tax, to gardens or fields not exceeding one hectare (2.47 acres). In 1910 was passed a law to facilitate the acquisition and development of small rural properties through long-term individual loans.

C. BELGIUM.

The communal administrations must look after health and housing matters. They are assisted by the medical commissions, committees of public health, and committees of patronage who supply information and advice. They make the sanitary regulations and may construct dwellings. They become land owners only by dispossession for public purposes and sell as soon as possible.

The burgomaster in towns of over 2,000 inhabitants may prohibit the occupation of houses in a bad condition. Upon demand of the municipal council

the government may authorize the purchase of an old quarter or construct a new one. The Belgian Savings Bank loans 10 per cent of its funds to stock companies and co-operative societies which provide workmen's dwellings. Applications for loans are made through "committees of patronage," instituted under the law of 1889, which have no executive functions, but are composed of competent, independent citizens of each locality charged with the duty of looking after housing and sanitary matters.

¹ M. C. Jenison, Tenements in Berlin, Harper's Magazine, February, 1909, vol. 68, p. 359.

² Review of Reviews, March, 1910, p. 312.

Co-operative societies may borrow only a limited amount, proportioned to the amount they have invested in real property or mortgage thereon. The stock companies may borrow one-half the capital subscribed but not paid up. Thus, if a stock company has a capital of \$100,000 subscribed, of which only \$10,000 has been paid in, it may borrow \$45,000, making an immediate working capital of \$55,000.

A careful worked-out system of life insurance, in connection with the purchase of a home, enables laboring men to buy with safety to themselves and their creditors.

Up to 1907 the savings bank loans for the erection of workmen's dwellings

under the above regulations amounted to \$110,782 to municipalities, \$13,827,292 to societies, and \$31,599 to individuals. The rate of interest varies from 3 to 3.25 per cent. There is a reduction of one-half in taxation on working-class dwellings. It is said that most of the dwellings provided by the different societies become the property of the workmen.¹

It is possible for town laborers to live in remote rural districts and travel daily to and from their work on cheap fares and weekly tickets issued by the government. This has stopped the depopulation of rural districts and in large measure prevented congestion in cities.²

D. ITALY.

In 1849 exemption for 10 years from taxation was granted to encourage the society for the erection of workmen's dwellings in Florence. In 1853 land was donated and ten years' exemption from taxation was given by Modena to buildings erected for homes for laborers. Parma, by law of 1856, admitted without duty building materials for houses for the working people in the highest and most healthful part of the city; and gave the land and exemption from taxes for 10 years. In 1863 the Philanthropic Association of Naples, for the construction of healthful, low-priced dwellings, aided by the King, the government, and the city, and by tax exemption, opened a number of streets and built many houses in that city. Other municipalities aided in efforts to properly house their laboring people.

The law of May 31, 1903, provides for government loans to various private

societies which erect workmen's dwellings, and prescribes their character, location, and terms of sale. As amended in 1908, in places where there are no societies empowered to act under the law, or where such societies are inefficient, the municipalities are authorized to build dwellings, but only for purposes of renting them. Such undertakings may borrow government funds. The State contributes toward the interest on the loans. The municipality may take land by eminent domain for this purpose. All institutions erecting such buildings are subject to supervision by national commission. Local committees are to be established by municipalities to encourage the formation of building societies.

Four towns — Carrara, Fermignano, Milano, and Parma — have built dwellings under the law.³

E. AUSTRIA.

In order to encourage building, when the fortifications around Vienna were pulled down about 40 years ago, the houses built upon the surplus land within five years were exempted from

taxation for 30 years. The result was to reduce overcrowding in Vienna.

Laws of 1892, 1902, and 1903 provide for tax exemptions for 24 years to aid in the erection of buildings suitable for

¹ W. Thompson, *Housing Up-to-Date*, p. 260.

² *Ibid.*, p. 265.

³ *Ibid.*, p. 259.

workmen's homes, forbid taking subtenants and bed-fellows, provide for light and air and the maximum number of inhabitants, fix the rent, and provide for a maximum profit.

Under a law dated December 22, 1910, a special fund has been established to improve the supply of dwellings suitable for people of small means. Exchequer grants amounting to \$5,070,372 are available during the years from 1911 to 1921. Local authorities and other public bodies, charitable endowments, and societies recognized as being of "public utility" are to be assisted in obtaining

credit to build small dwellings, to buy land for the erection of such dwellings, to buy houses which already contain, or can be altered to contain, a number of small dwellings, and to pay off mortgages on houses of this kind built before the passage of this law. The fund will guarantee loans contracted for the purposes specified, or grant loans itself, to the amount of 90 per cent of the value of the property up to an aggregate of \$40,387,800, the State assuming contingent liability. Such have the status of trustee securities.¹

F. HUNGARY.

In order to provide suitable and hygienic dwellings for agricultural laborers, the Minister for Agriculture has included in the budget since 1901 an annual appropriation for this purpose. The annual expenditure from 1901 to 1905 was \$12,090, but the demand for cottages increased to such an extent that in 1906 the annual grant was increased to \$63,000. As this amount also proved inadequate, an act was passed in 1907 providing for the conversion of the sum of \$63,000 from capital into interest, thereby making it possible to build about 1,500 cottages annually. The act of 1907 provided that if any local authority sells real estate to agricultural laborers for building purposes, the Minister for Agriculture may make at State cost all the necessary surveys, plans, and contracts. The interests of the laborers are also safe-guarded in other ways. The estate selected for cutting up must be suitable as regards soil, air, and drinking water. The operations must serve the public interest and have no speculative tendency. The conditions of the sale or loan, the terms of the loan, and the general plan must be favorable from the point of view of the agricultural laborer. During the period covered by the repayment of the loan by the laborer the property cannot be taken in execution

for ordinary debts, nor can it be divided, encumbered, or alienated, and complete exemption from taxation is granted for 20 years. Preference is given to applications from such parishes and local authorities as make a free grant of land on which to build the house, or of ground suitable for gardens. The materials required for the purposes of the act are forwarded at cost price on all railways owned or worked by the government. State aid is granted only for buildings designed to accommodate one family. Each cottage is erected on a plot of 1,000 to 1,200 square yards, at a cost of from \$155 to \$310. Loans to laborers for this purpose are redeemed by them by annual payments of from \$12 to \$20, extending over 20 or 30 years.² In one year, under the provisions of this act, 10,943 cottages were built for agricultural laborers in various parts of Hungary.

Most Hungarian towns hold, as municipal property, the surrounding area, formerly common land used for village pasturage and fuel supply. This has practically destroyed land speculation and has kept down the cost of sites.

A law of July 20, 1908, prescribes the construction in Budapest of houses for employees of the State and private enterprises. The government is charged

¹ British Board of Trade Labour Gazette, May, 1911, p. 165.

² The Survey, December 16, 1911, p. 1366.

with the construction of the houses, and a credit of \$2,436,000 is opened for its use under the law. Building was begun in 1909, and up to May 1, 1911, 240 houses with 970 dwellings had been built, and for the years 1911 and 1912 the erection of 422 others, with 2,000

dwellings, had been planned. The average building cost of a two-room dwelling was \$771, and the average yearly rental was \$41. The cost of building a dwelling of three rooms and kitchen was \$1,015 and the rental \$67.

G. THE NETHERLANDS.

Municipalities may assist in the provision of workmen's dwellings by grants of land for sites, by new streets and sewers, and by loans at low interest. They may borrow funds from the government to make such loans. Houses unfit for habitation may be taken by compulsory process at the value of the materials only. They may prescribe plans which have to be followed in building. Co-operative and other building associations may borrow public funds at low interest.

The public health act of 1901 provides for a general sanitary service under the Minister of the Interior.

The housing act of 1902 requires the local authorities to regulate the building, maintenance and use of dwellings; empowers them to take land compulsorily if necessary; and authorizes them to build, to clear slums, and to make grants and loans to societies and companies whose sole function is to improve the dwelling conditions of the people.

Cities and communes own considerable quantities of land and are buying more. Amsterdam in 1903 held 2,500 acres; Arnheim, 1,500; Rotterdam, 1,250; and The Hague, 750.

H. DENMARK.

A law of 1904 provides for national loans to municipalities and districts, and on their guarantee to private associations established for the purpose of erecting good and healthful homes for the working people either within or in the neighborhood of cities. A sum not exceeding \$80,400 annually is to be advanced for this purpose.

The law of 1899, amended 1904, to encourage the acquisition of small rural holdings, has resulted in the creation of a large number of prosperous small farms.

Near Copenhagen tracts of land are acquired by private associations, sub-

divided and cultivated by laboring men working in the city. Health, pleasure, and profit result.¹

By encouraging a system of small holdings and co-operation, Denmark has partly changed the current of migration to cities back to the country. About five-sixths of her territory is owned by small freeholders and peasants.² These have formed co-operative societies for the collection, sale, and exportation of their produce. Numerous "People's high schools" have been established by the aid of government subsidies where instruction on rural life and occupation is given.

I. NORWAY.

The Dwelling Bank of Stavanger was organized in 1904 under provisions of a law passed by the Storthing June 9,

1903, with capital guaranteed by the city council to loan money to the poorer people for the building of homes. In

¹ Morris Loeb, *Charities Review*, December, 1903, p. 446. ² W. Thompson, *The Housing Hand Book*, p. 185.

1910, \$115,776 had been advanced on 226 homes. The Storthing in April, 1910, granted to the bank a loan of \$536,000 in addition to other smaller sums previously advanced. This entire amount was used in supplying loans already applied for and the Storthing was asked for further loans to meet new applications.

Consul P. Emerson Taylor, in Daily Consular Reports, August 24, 1910, states that the system has created a wonderful transformation in the economic, sanitary, and social condition of the working classes, there being a great reduction in the number of renters and an increase in the number of home

owners. The loans are made at four per cent and are generally on second mortgage on properties costing not more than \$1,340.

The law authorizes municipalities and rural districts to guarantee funds borrowed by the Dwelling Bank for workingmen's homes, and the general government assists by liberal loans.¹ The bank was instituted by law in 1903 and loans for the acquisition of small holdings up to \$730 at $3\frac{1}{2}$ per cent and to workers to acquire their own homes up to \$535 at four per cent. The government's demands for the guarantee of the commune, as well as mortgage security, somewhat hampers operations.

J. SWEDEN.

In 1874 Sweden enacted a comprehensive building law which provides, among other things: For every town there shall be prepared a plan which shall regulate the streets, markets, harbors, and other public places. All building must proceed in accordance with the plan. It shall provide ample space for traffic, light, and air needed for health, protection against fire, open spaces, variety of construction, and beauty. The residential districts shall not be so

crowded as to prevent the free passage of air, and the houses shall have open and well-ventilated yards. Back gardens shall be arranged for and front gardens wherever possible. In no circumstances must the gardens be built over or used for any other purpose than that of gardens, or other form of planted open space, and the owners shall keep the gardens always in good order.

¹ Annuaire de Législation Étrangère, 1903, p. 491.

3. THE COMMONWEALTH OF AUSTRALIA.

A. INTRODUCTORY.

In Europe the governments seek to promote and assist efforts toward better housing, but in newer countries the more popular idea seems to be to promote and encourage a "back-to-the-land" movement.

Six of the seven Australasian colonies — New Zealand in 1892, Queensland in 1894, West Australia in 1896, South Australia in 1897, Victoria in 1898, New South Wales in 1901 — have passed laws empowering their governments to purchase tracts of land, to subdivide and improve these tracts, and to dispose of them under favorable terms, mostly by renting to actual users and occupiers. Thousands of people in those countries have thus been changed from competitors for work in the labor market into independent producers.

Six of the colonies — New Zealand, South Australia, Victoria, New South Wales, Western Australia, and Tasmania have some special form of land tax, which is reported as being a factor of some importance in encouraging a return to the land.¹

Various forms of land tenure are authorized by the various governments. Thus, four colonies — Victoria, New South Wales, South Australia, and New Zealand — provide small farms on perpetual lease, and the privilege is freely used. Long and short-term leases, leases with option of purchase, and leases with and without stated times of revaluation,

are also employed. Nevertheless, government sale of lands in fee simple seems to be the most popular form of tenure.

In New Zealand, South Australia, and Victoria experiments in various forms of village settlements have proved somewhat successful, and in 1901 about 30,000 were living in such settlements. Similar experiments had failed in New South Wales and Queensland, and in Western Australia and Tasmania no settlements of this nature had been attempted. Generally speaking, village settlers are not expected to gain their livelihood entirely from the soil.

All the colonies except Queensland make loans to individuals to aid in establishing homes on lands procured from the government. The laws authorizing such loans are generally called "Advances Acts." Some of these measures allow money to be loaned to take up old mortgages running at a high rate of interest. The losses on these operations have been so small as to be negligible; the governments have gained somewhat, as the loans have been made at a higher rate of interest than that at which the State could borrow, while the acts have been a substantial help to settlers without costing the taxpayer anything or causing any drain upon the treasury.² The aggregate of these loans in all the colonies in 1902 was given as \$24,330,000.

B. QUEENSLAND.

Under act of 1894 the government may expend \$486,600 a year on land voluntarily sold, may improve, subdivide, and sell in holdings of from 80 to 160 acres. The price for such farms is the original cost, plus the expense of subdivision and road-making and an ad-

ditional item of 10 per cent. The buyer is required to pay 10 per cent of the purchase price in advance and five per cent each year, beginning with the third year after purchase. He must live on the land during at least the first five years and must improve it. No alien,

¹ W. P. Reeves, *State Experiments in Australia and New Zealand*, pp. 252-3.

² *Ibid.*, p. 347.

minor, agent, or trustee may purchase.¹

An attempt to found 12 agricultural communities under an Act of 1893 was a failure. About 228,000 acres had been purchased by the government at the close of 1906 and 278 farms had been settled, each settler receiving a

town lot for residence purposes.² Large sums had been loaned to companies by this Colony up to 1901 in aid of the sugar, meat, and dairy industries, but none directly to individuals to assist them in developing farms or acquiring homes.

C. WESTERN AUSTRALIA.

The Lands Purchase Act of Western Australia was enacted in 1896 and at the close of 1900 over 45,000 acres had been purchased under it, of which rather more than three-fourths had been purchased on a 20-years' payment plan. Out of 172 "selectors," 10 had lapsed through non-payment. Most of their allotments had been taken by others.

The "Advances Act" (1894) authorizes a loan not in excess of \$1,946 to any one applicant, at a rate of interest not to exceed six per cent, to be used for improvement purposes only. Borrowers

have 30 years in which to repay the loan in 50 semi-annual instalments, beginning five years after the date of the advance. About \$632,580 had been borrowed by 1,300 applicants at the close of 1901 at five per cent, the cost being $3\frac{1}{2}$ per cent. In 1902 a committee of the State Assembly praised the enterprise and its management and recommended that the limit of loans be increased and that advances be made for the purchase of cattle, to improve orchards and vineyards, etc.

D. VICTORIA.

By an act of 1898 Victoria authorized the Minister and the Board of Land and Works to make provisional agreements to purchase arable land, subject to ratification by Parliament. The land so acquired is divided into farm allotments and sold on deferred payments.

At the close of 1901 about 35,000 acres had been bought, improved, divided into farms, and nearly all disposed of to settlers. Ninety acres were bought near Melbourne, specifically for workingmen's homes, at a cost of \$145 an acre. This was quickly sold in 56 allotments.³

An attempt was made in 1893 to solve the problem of the unemployed in cities (1) by homestead associations and (2) by village settlements, and 156,000 acres of land were set aside for these experiments.

For the homestead associations a tract

of 100 acres was surveyed for a "township," 40 acres of it reserved for municipal purposes and the other 60 divided among the members of the association for residence purposes. Surrounding the townships were allotments of land varying in size up to 50 acres, to be taken and worked by the members residing in the township. This experiment did not meet with sufficient success to warrant its continued encouragement.

In establishing village settlements there was rather more gratifying success. The method adopted was simply to allot, in groups, tracts of land containing from one to 20 acres each, which might be occupied under permit for three years and then bought on 20 years' time. In 1901 there were 78 of these village settlements, occupying 55,000 acres—20,000 under cultivation—with a population of 9,183. The government had loaned a total sum of

¹ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 290.

² B. R. Wise, *The Commonwealth of Australia*, p. 133.

³ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 317.

\$327,214 and had given aid to the amount of \$14,598. Improvements and live stock were valued at \$1,187,304.

At the same time a labor farm was established at Leongatha through philanthropic effort, aided by the State, and later taken over and continued by the State. This was a refuge for unemployed men, including many drunkards. Bunks in huts, plain food, and a few shillings a week were provided in exchange for outdoor work.

The Closer Settlements Acts of 1904 and 1906 have effected a large increase in the number of small holdings.

Victoria passed an "advances" law in 1893, and in 1901 \$5,659,158 had been loaned to enable settlers to make improvements or to pay off old debts incurred for that purpose. The money is obtained from the government savings bank at three per cent, is loaned at 4½ per cent, and the borrower pays 1½ per cent of the principal annually.

E. NEW SOUTH WALES.

A sum not exceeding \$1,459,800 a year may be expended for land under a closer settlements act of December, 1901. Land so bought must be leased to practical farmers for 99 years, at a rental subject to revision every 20 years.

In an attempt to establish a co-operative village 92 settlers with their families were placed on 2,000 acres of land at Pitt Town in 1893. In 1896 it was turned into a State labor farm. Two other villages, Bega and Wilberforce, with land held in severalty, still survive.

Under the Homestead Selection Act of 1895, over 1,400,000 acres of "crown" lands were taken in 1900 on

perpetual lease at 1¼ per cent on its unimproved value for the first five years, 2½ per cent thereafter, revaluations to be made every 10 years. Five years' residence and the erection of a dwelling-house were conditions insisted upon.

Under an act of 1899 the Colony had, in 1902, made "temporary advances," averaging about \$380 each, aggregating over \$973,200, at four per cent, to be repaid within 10 years, the purpose being to relieve settlers in necessitous circumstances following periods of droughts.

F. SOUTH AUSTRALIA.

Under an act of 1897 land for homesteaders is let on perpetual lease at a rental of four per cent of the cost to the State, existing improvements to be bought by the tenant and paid for in 21 years. The price to be paid for land is not to be more than 15 per cent above its valuation for taxation. In three and one-half years 39,000 acres had been bought and rented.

State-aided village settlements were begun in 1886. Allotments were made near and in the vicinity of Adelaide, the only large town, for mechanics partly employed at their trades; holdings were also set aside for laborers employed by neighboring farmers and for homes for the families of laborers obliged by the nature of their work to be away much of

the time. In 1895 the population of these villages, whose inhabitants were called "blockers," was about 12,000, and the area covered by the villages was 46,000 acres, or an average of about 13½ acres to each land holder. Near Adelaide the holdings were not so large being only about five acres each in area. Each holder could borrow from the government in order to build a dwelling-house and to provide for permanent improvements. For five years, beginning in 1895, severe droughts, frosts, hot winds, rabbits, and locusts beset the villagers. Many were ruined financially and nearly all suffered severe losses. Nevertheless, in 1901, there were still 3,238 holders, 10,000 residents, while \$1,362,480 had been invested in im-

provements, \$58,392 had been repaid on \$155,712 loaned to them by the State, and the total arrears of rent and interest amounted to only \$13,381. A curious feature of this experiment is that in 1900 hardly two-thirds of the holders were living on their allotments.¹

In 1893 South Australia attempted to plant co-operative associations of the unemployed on the Murray river in the wilderness.² In a single year 4,000 acres were cleared, a variety of industries were established, and schools and cottages were built. The population of 11 villages thus established was 1,700 including throngs of healthy children who had been rescued from street life in the cities. In 1898 there were 6,585 acres under cultivation, but in 1902 the co-operative features of the enterprise had proven impracticable and had been given up. The number of men in the communities had shrunk from 381 to

182 and the population from 1,679 to 685, and six of the villages had been abandoned. In the remaining villages the land was divided among individuals and on this basis the villages continued in existence. The failure of this promising experiment is ascribed to lack of capital and experience, the five years' drought, and mutual misunderstanding.³

The Advances Act of 1895 established the State Bank, whose trustees loan to settlers in aid of rural industries, to municipalities and to other local bodies for all purposes coming within the scope of ordinary municipal enterprise, or to pay off former loans. The duration of loans is from three and one-half to 21 years. The money is raised by the government locally on $3\frac{1}{2}$ per cent bonds, and the bank loans at $4\frac{1}{2}$ per cent. In March, 1902, \$3,469,458 had been advanced, \$856,416 repaid, with \$3,460 interest in arrears.

G. TASMANIA.

In 1898 a State Advances Act was passed which empowers three commissioners to borrow on three per cent bonds and loan in sums of \$25 to \$500,

at three per cent interest, with an additional charge of one per cent for guarantee and expenses, and one per cent as redemption.

¹ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 302.

² *Ibid.*, p. 306.

³ *Ibid.*, p. 309.

4. NEW ZEALAND.

The British colony of New Zealand, with less than a million population, has spent over \$25,000,000 to establish its people in homes owned by themselves. Nearly all of this sum has been expended since 1893.

Effort was directed chiefly toward turning the population back from the cities to the country. Towns and cities were filled with unemployed and congestion was producing slums, while large estates were but partly utilized and vast tracts of land lay idle.

Agitation looking toward a remedy for these conditions culminated in 1893 in an act authorizing the government to purchase land and to subdivide and dispose of it to applicants. Sale by the owner was to be voluntary and many estates were offered to the government, but all at what was deemed to be an exorbitant figure. One estate only was taken under this act and it is yet in the hands of the government,—a losing venture.¹

In 1894 the Land for Settlements Act was passed, amended in 1896, and again in 1900. A clause therein gives the government compulsory power to take estates or vacant land for the purposes of the act.

At the same time the Colonial Parliament levied a tax of a penny on the pound on land, with an exception in favor of small holders and an additional graduated tax on large holders. The power to force a sale, though rarely used, together with the heavy taxation on unimproved land values, has operated to make holders of large estates content to part with them at a fair figure.² The limit of expenditure under the act of 1894-6 was £250,000 (\$1,216,500) a year, but the amendment of 1900 allowed £500,000 (\$2,433,000) a year to be spent.

The act authorizes the government to adopt three methods of disposal of lands,—by sale for cash or on deferred payments, leasehold for 25 years with purchase clause, and leasehold in perpetuity (999 years). Most of the crown lands disposed of, and the lands acquired under this act, were leased for 999 years, without revaluation, to landless applicants, with a requirement for a residence of 10 years and improvements to the amount of at least 7½ per cent of the original value in the first three years, at 4½ to five per cent of the cost a year. Allotments are in varying sizes, large tracts for grazing purposes, smaller lots for cultivation, down to three-acre plots for workmen's homes.

In 1907-1908 leases for 999 years without revaluation ceased, since which time crown lands have been leased for terms of 66 years and purchased lands for 33 years at 4½ per cent of cost per annum.³ It is now believed that there will be no further grants of land in fee simple or on 999-year leases.

The Cheviot estate at North Canterbury was taken by the government in 1893. Forty servants inhabited and managed this estate of 84,000 acres. By the end of 1894 the government had bought it for \$1,266,230, subdivided it, constructed roads, disposed of a large part of it, and 900 persons were living on it. In 1908 the population of the estate was over 1,700, there were 500 farms and village homesteads, three schools, a church, a town hall, and a railway was being built;⁴ one-half of the original purchase price had been paid, and the annual revenue to the government was \$72,990, more than \$24,330 above the annual interest charges on the outstanding debt.⁵

So striking a success encouraged the government to enlarge its operations,

¹ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 276.

² R. F. Irvine and O. T. J. Alpers, *The Progress of New Zealand in the Century*, p. 355.

³ G. H. Scholefield, *New Zealand in Evolution*.

⁴ R. F. Irvine and O. T. J. Alpers, *The Progress of New Zealand in the Century*, p. 363.

⁵ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 279.

and on March 31, 1908, it had acquired 1,122,135 acres, at a cost of rather more than \$25,000,000, and the annual revenue therefrom amounted to \$1,250,000. The profit on these operations up to May, 1902, was \$433,074.¹ Only four estates had been taken by compulsion up to the close of 1901, and in each case the owner was paid more than the government had offered.

Under the operation of the act, farms increased in number, decreased in size, and were better cultivated. Unemployment diminished, as many idle workmen and co-operative laborers were provided with small farms.

But little effort was made to provide wage-earners with homes until 1905. Then the government began the erection at the chief industrial centers of workingmen's homes, neatly designed and equipped with the customary conveniences of a colonial residence. The cost may not exceed \$1,700 if built of wood, \$2,000 if built of brick. They rent for \$2.30 to \$2.63 a week, and no laborer receiving more than \$1.000 a year is eligible as a tenant. The government also lends a sum not exceeding

\$1,700 on first mortgage to laborers receiving less than \$1,000 a year, to aid them in acquiring homes.

The act was amended in 1908, and by a new law passed in December, 1910, lease and tenancy of workmen's dwellings is done away with and sale on instalments is substituted therefor.² An initial payment of £10 (\$48.66) is required, with semi-annual instalments of £3 10s. (\$17.03) on every £100 (\$486.65). Interest is to be adjusted semi-annually. An arrangement with the government life insurance department authorizes the issuance to a householder of a policy for the amount owing on his dwelling from time to time, so that in case of his death the home would be at once cleared of debt. The new plan seems to be more popular than the renting system.

Besides constructing homes for workingmen the government loans to those desiring to provide themselves with homes. Such loans must not be less than £25 (\$121.66) nor more than £3,000 (\$14,598), small sums receiving preference.

¹ W. P. Reeves, *State Experiments in Australia and New Zealand*, p. 288.

² Vice Consul-General Henry D. Baker, in *Daily Consular Reports*, September 21, 1911.

5. SOUTH AMERICA.

A. BRAZIL.

Following a law of 1887 and a decree of 1889, granting favors to enterprises building dwellings for workmen's homes, Brazil,¹ by act of 1909, encourages building companies to erect homes for workingmen; it removes the tariff from all materials used in their construction; exempts the property from all federal taxation for not less than 15 years, provided the municipality in which they are erected first agrees to do the same as to city taxes; limits the amount of the rental that can be charged, where the occupant does not buy, to 15 per cent on the actual money invested; grants unoccupied government lands for building free of cost; authorizes the executive to loan

the money on deposit in the government savings institution to the building companies; specifies that the houses must be built according to government plans and that they must be on streets not less than 100 feet wide, and have water, sewer, and light connection, and that no house may be built for less than \$1,625. Any company backed with favor and money by the government in this way must sell any house which a tenant may desire to buy at a price not in excess of 10 per cent above the original cost. The company must issue a provisional title to any tenant proposing to buy and take as security an insurance policy on the life of the tenant.

B. CHILE.

An act, passed February 20, 1906, established a superior council and local councils to encourage the building of healthful working class dwellings to be sold or rented to working men; it grants exemption from certain national and municipal taxes; and provides for the establishment of parks, public schools, etc., for groups of dwellings. The state or municipality may sell public lands to societies, companies, etc., on which to erect workmen's dwellings. The President of the Republic is authorized to devote 600,000 pesos (\$219,000) to building homes for workmen

and clerks in government employ to whom they shall be rented under especially favorable conditions. A further act, passed July 16, 1907, authorized the superior council to borrow 6,000,000 pesos (\$2,190,000) on six per cent bonds (2 per cent sinking fund) guaranteed by the State, the funds to be used in acquisition of land and erection of workmen's dwellings in cities of over 8,000 population. The houses must be sold or rented to working people having made deposits in savings banks for more than one year.

¹ Boston Herald, March 23, 1911.

6. UNITED STATES.

Perhaps the most valuable homestead law ever enacted anywhere was the United States Homestead Law of May 20, 1862. By its provisions any citizen or applicant for citizenship may enter upon 160 acres of any unappropriated public lands, graded at \$1.25 an acre, or 80 acres of such lands graded at \$2.50 an acre, on payment of a fee of from \$5 to \$10. After five years' residence thereon a valid title is given by the United States. No land acquired under the Homestead Act is liable for debts contracted before gaining title. Through this law millions of citizens have acquired valuable homes, lifted themselves above want, and lessened the competition in an overcrowded labor market.

So far as known this is the only direct aid given by any governmental authority in the United States to the work of housing or the acquiring of homes by the workers. Legislation on the subject seems to have been limited to the passage of laws incorporating building and building-loan associations and co-operative banks, and the enactment of housing and building laws for cities.

The various forms of co-operative effort known under the general name of building associations have greatly assisted citizens to acquire homes, and, while they have not been especially active in the construction of dwellings for the working classes, their assistance to buyers has doubtless been an important stimulus to the erection of such dwellings. Such societies antedate the Christian era. The first in the United States was instituted in Philadelphia in 1831. In 1905 there were 5,326 associations of this character in the United States, with 1,686,611 members, and assets of \$646,765,047. Their methods are the collection of funds through regular payments by members and the loan of the same to members to aid in buying or building a home.

There have been many attempts at co-operative colonizing in the United States, but nearly all have failed. In 1855 the "Workmen's Home Association" was organized in New York and built a number of tenements, but later they became among the worst in the city. In 1876 an Improved Dwellings Company was organized in Brooklyn, and in 1879 an association of the same name was instituted in Manhattan. While not as successful as it was hoped they would be, they were nevertheless productive of some benefit. In 1896 was organized the City and Suburban Homes Company in New York, which has been very successful in furnishing healthful homes at moderate cost. Much of its property is in the city. Its suburban venture is Homewood, 35 minutes' ride from New York City Hall, where on 32 acres 112 houses and two stores have been built. Most of the houses are sold, at one-tenth cash and monthly payments for the balance, for a period of 20 years. The purchaser is required to insure his life for two-thirds the amount of the mortgage for the benefit of the company.

Forest Hills Gardens, a suburban land development of the Sage Foundation Homes Company, is a venture which is being watched with interest. It is on the electric line of the Long Island Railroad, nine miles from New York City. It is expected that a large part of the land will be sold as lots, to be improved by buyers according to plans furnished by the company, though the company will erect a large number of houses in order to set a standard. The terms of sale are 10 per cent cash, the balance to be provided for by mortgage.

Two recent experiments in small holdings for homesteads are deserving of attention, one in California and one in Massachusetts. At San Ysidro, 14 miles from the city of San Diego, in the former State, is a settlement about

two years old, known as "Little Landers." It is an attempt to demonstrate how families with little money and little or no experience can get back to the land without danger of disaster. The corporation has about 400 acres to be sold in plots of any size desired. The area of the largest farm is seven acres and of the smallest one-quarter acre. The object is to provide each family with as much land as it can bring to the highest state of cultivation without help. The equipment of buildings and tools is inexpensive. All of the families that have been established for six months or more are reported to have made at least a fair living.

In Westwood, Mass., near Boston, five years ago, Rev. George E. Littlefield organized a company of 40 persons and purchased a farm of 75 acres. One acre was allotted to each member of the company, and from it many of them made an attempt to produce a living. Some of the members lived on what they produced on their allotment.

others supplemented such income by engaging in other lines of work as well. The founder reports having earned \$1,000 by 1,000 hours of labor on his one-acre plot. So successful was the experiment that another farm has been acquired in Norwood and one near Brockton. In addition to these ventures, similar ones are being started near Cleveland, Dayton, St. Louis, Kansas City, and other places.

About a score of corporations have housed or aided in housing their employees, some of them in model villages. The work of the Colorado Fuel and Iron Company, in this respect, appears to be the most extensive of its kind, while the recent building of Gary, Indiana, is perhaps the most notable. The Ludlow Manufacturing Associates, the American Waltham Watch Company, the Draper Company, and the Plymouth Cordage Company, all corporations located in Massachusetts, have also engaged in this work.

III.

CITATIONS OF LEGISLATION PROVIDING PUBLIC AID IN
HOUSING OF THE WORKING CLASSES.

- Argentine Republic.* — Law, September 27, 1905, authorizing the city of Buenos Ayres to borrow 2,000,000 pesos (\$1,930,000) for the erection of workingmen's dwellings.
- Austria.* — Law, February 9, 1892, to encourage the building of low-priced healthful dwellings for workingmen by exemption of taxes; replaced by law of July 8, 1902, on similar but broader lines. The various provinces of Austria have local laws of similar import.
- Law, December 22, 1910, establishing a national fund of about \$5,000,000 to improve the supply of dwellings for people of small means.
- Belgium.* — Law, August 9, 1889, instituting patronage committees on workingmen's dwellings and provident institutions and granting privileges to building societies.
- Law, July 30, 1892, extending provisions of the law of 1889 to credit societies.
- Law, August 16, 1897, modifying law of 1889.
- Law, March 16, 1900, prescribing measures to avoid in case of death the forced sale of division of small properties.
- Brazil.* — Law, October 20, 1887, granting favors to enterprises for building dwellings for workingmen and the poorer classes.
- Decree of October 5, 1889, favoring construction of workingmen's dwellings.
- Chile.* — Law, February 20, 1906, providing for use of government funds to erect dwellings for workingmen.
- Law, July 16, 1907, extending provisions of law of 1906.
- Denmark.* — Law, March 24, 1899, on creation of small holdings for rural laborers.
- Law, April 22, 1904, revising law of 1899.
- Law, April 22, 1904, on [government] loans for erection of workingmen's dwellings.
- France.* — Law, November 30, 1894, to encourage the building of low-priced dwellings.
- Decree, February 20, 1895, establishing superior council on low-priced dwellings in accordance with the law of 1894.
- Law, March 31, 1896, modifying the law of 1894.
- Law, April 12, 1906, replacing the laws of 1894 and 1896.
- Law, April 10, 1908, on small holdings and cheap dwellings to aid rural laborers to obtain small holdings and homes.
- Germany (Prussia).* — Law of August 13, 1895, on improvement of dwellings for government workmen and clerks by use of government funds. Laws of 1898, 1899, 1900, 1902, 1903, 1904, 1905, 1906, and 1907, granting loans in virtue of the law of 1895.
- Hungary.* — Law 46 of 1907 providing for state-aided erection of houses for farm laborers.
- Law 29 of 1908 (approved July 20, 1908) on erection of dwellings in and about Budapest for employees of State or private enterprises.
- Italy.* — Law, May 31, 1903, on workingmen's dwellings.
- Law, July 14, 1907, modifying law of 1903.
- Law, January 2, 1908, modifying law of 1903.
- Royal decree, February 27, 1908, uniting in one text the laws (1903, 1907, 1908) on workingmen's dwellings.
- Law, July 14, 1907, authorizing railroad employees' provident funds to build dwellings for government railroad employees.
- Luxemburg (Grand Duchy).* — Law, May 29, 1906, on low-priced dwellings.
- Massachusetts.* — Act, June 30, 1911, to provide for establishing with the assistance of the Commonwealth homesteads for workmen in the suburbs of cities and towns. (Acts of 1911, Chapter 607.)
- The Netherlands.* — Law, June 22, 1901, on workingmen's dwellings.
- Decree, July 28, 1902, relative to enforcement of the law of 1901.
- New South Wales.* — Crown lands acts, 1884 and 1889.
- Crown lands acts, 1895 to 1909.
- Blockholders act, 1901.
- Labour settlements act, 1902.
- Closer settlement acts, 1904 to 1909.
- Closer settlement promotion act, 1910.
- New Zealand.* — Land for settlements act, 1894; amended 1896.
- Land for settlements consolidation act, 1900; amended 1908.
- State-guaranteed advances act, 1909; amended 1910 and 1911.
- Workers' dwellings act, 1905.
- Workers' dwellings act, 1910.
- Norway.* — Law, June 9, 1903, on loans for small holdings and workingmen's dwellings.
- Law, May 24, 1907, modifying the law of 1903.
- Queensland.* — Land act, 1897; amended in 1902, 1905, 1908, and 1909.
- Closer settlement act, 1906.

South Australia. — Crown lands act, 1903; amended 1905 and 1906.

Pastoral act, 1904.

Irrigation and reclaimed lands acts, 1908 and 1909.

Tasmania. — Waste lands act, 1890.

Crown lands acts, 1903, 1905, and 1907.

Closer settlements acts, 1906, 1907, and 1908.

United Kingdom. — Housing of the working classes act, 1890; amended in 1900, 1903, and 1909, and by minor housing acts, 1893, 1894, and 1896.

Small dwellings acquisition act, 1899.

Land acts (Ireland), 1870, 1881, 1885, 1887, 1888, 1891, 1896, 1903, and 1909.

Act to provide further facilities for the erection of homes for the working classes in cities and towns in Ireland, 1908.

Victoria. — Land act, 1901 (consolidating all previous land acts), and the amending acts of 1903, 1904, 1905, and 1909.

Closer settlement act, 1904, and amending acts, 1906, 1907, and 1909.

Western Australia. — Land act, 1898; amended 1899, 1900, 1902, 1904, 1905, 1906, and 1909.

IV.

BIBLIOGRAPHY.

This bibliography refers only to material to be found in the Boston Public Library, the Massachusetts State Library, or the Library of the Bureau of Statistics.

- ALBRECHT, Heinrich. — "Wohnungstatistik und Wohnungsenquête." (In *Handbuch der Hygiene*, Bd. 4, p. 13-34. Jena. 1895.)
- ALLAN, C. E. and F. G. — *The Housing of the Working Classes Acts, 1890-1907, and Town Planning*, annotated and explained. 3d ed. London. Butterworth & Co. 1911. lxiv, 372 p.
- Allotments and How to Get Them*. Fabian tract, No. 58. [London.] Aug., 1894. 3 p.
- Anti-tenement House League [Boston], History and Report of Work of, 1891-1894*. Boston. 1894. 92 p.
- Australia. *Official Year Book of the Commonwealth*. Melbourne. Commonwealth Bureau of Census and Statistics. 1911. (No. 4 for years 1901-1910.)
- BACON, Albion F. — *What Bad Housing Means to the Community*. Boston. Am. Unitarian Assn. n.d. 22 p. [Social Service Series. Bulletin No. 13.]
- BAILEY, W. F. — *Short Sketch of the Irish Land Acts; Their History and Their Development*. [Dublin.] Alex. Thom & Co. Ltd. 1911. 23 p.
- BALDWIN, F. Spencer. — *The Housing Problem; A Study of Tenement Reform in Cities*. Boston. Civic Department of the Twentieth Century Club. 1900. 23 p.
- Birmingham, England. *Report of Housing Committee of the City Council*. Presented to the City Council on 3d July 1906. Birmingham. Percival Jones [1906]. Ltd. (3), 129 p. Contains information about housing conditions in Germany obtained by the deputation from the committee which visited that country in 1905.
- BLISS, William D. P. — "Housing Question." (In his *New Encyclopedia of Social Reform*. New York. Funk & Wagnalls Co. 1908. p. 582-85.)
- "Municipal Housing (in Great Britain)." (In his *New Encyclopedia of Social Reform*. New York. Funk & Wagnalls Co. 1908. p. 786-87.)
- BOLEN, George L. — "Government Aid to the Landless." (In his *Getting a Living*. New York. Macmillan Co. 1903. p. 29-33.)
- BOSSE, A. — *Die Förderung des Arbeiterwohnwesens durch die Landesversicherungsanstalten*. Jena. Fischer. 1907. (4), 96 p. [Abhandlungen des staatswissenschaftlichen Seminars zu Jena. Bd. 4, Heft 1.]
- Boston. *Report of Commission Appointed to Investigate Tenement House Conditions in the City of Boston*. [May 19, 1904.] Boston. 1904. 66 p. (City Doc. 77, 1904.)
- Boston's Housing Problem*. Preliminary report of a committee appointed by the Economic Club of Boston. Apr. 5, 1911. 16 p.
- BOWMAKER, Edward. — *The Housing of the Working Classes*. London. Methuen & Co. 1895. xii, 186 p. [Social Questions of To-day. Edited by H. de B. Gibbins. v. 18.]
- CALKINS, R. — "The Housing of the Working Classes." (In his *Substitutes for the Saloon*. Boston. Houghton, Mifflin & Co. 1901. p. 267-301.)
- Chamber of Commerce, Albany, N. Y. *Report of Committee Appointed to Investigate the Question of Moderate Cost Houses*. Albany. 1910. (12) p.
- City and Suburban Homes Company. *Fifteenth Annual Report of the President*. New York. May, 1911. 20 p.
- CLARK, Victor Selden. — *The Labour Movement in Australasia*. A study in social democracy. New York. Holt & Co. 1906. xi, 327 p. (P. 266-8 contain discussion of state aid for settlers in New Zealand, W. Australia, and S. Australia.)
- COHN, Louis. — *Die Wohnungsfrage und die Sozialdemokratie*. Ein Kapitel sozialdemokratischer Gemeindepolitik. München, Ernst. 1900. (5), 76 p.
- Commission on the Cost of Living, Report of Massachusetts*. May, 1910. House Doc. No. 1750. Boston. 1910. 752 p.
- Congestion Bills*. Memorandum submitted by tenement house committee of the Charity Organization Society. Apr. 24, 1911. New York, 1911. 8 p.
- Co-operation to Provide Workmen's Dwellings with Savings Bank Money*. London. n.d. Co-operative Printing Society, Ltd. 29 p.
- Co-operative Homes Association. *Better Homes at Lower Cost for Members of the Filene Co-operative Assn. and Others*. [Boston.] 1911. 20 p.
- Co-partnership in Housing*. Being an account of the two Hampstead Tenants' Societies from the formation of the first in May, 1907. By E. B. With a foreword by Raymond Unwin. London. The Co-partnership Publishers, Ltd. n.d. 32 p.
- CORNES, James. — *Modern Housing in Town and Country*, illustrated by examples of

municipal and other schemes of block dwellings, tenement houses, model cottages, and villages. London. Batsford. 1905. xviii, 196 p.

CROTCH, W. Walter. — *The Cottage Homes of England*. The case against the housing system in rural districts. With an introduction by G. K. Chestertown. 3d ed. enl. London. The Industrial Publishing Co. 1908. xiii, 117 p.

DARRA MAIR, L. W. — *Report on Back-to-back Houses*. London. Local government board. 1910. 48 p.

DARWIN, Leonard. — "Municipal House-building." (In his *Municipal Trade*. New York. Dutton & Co. 1903. p. 319-45.)

DAWSON, William Harbutt. — "Housing of the Working Classes in Germany." (In his *German Workman*. New York. Charles Scribner's Sons. 1906. p. 87-134.)

DEFOREST, R. W., and L. VEILLER. — *Tenement House Problem*. New York. Macmillan Co. 1903. 2 v., xxxi, 470, vii, 516 p.

DEWSNUP, Ernest Ritson. — *The Housing Problem in England*. Its statistics, legislation, and policy. Manchester. The University Press. 1907. (4), vii, 327 p. [Victoria University, Manchester, England. Publications. Economic series, No. 7.] Reference list, p. 317-321.

DODD, John Theodore. — *The Housing of the Working Classes*. London. 1891. 38 p. [Eighty club.]

EBERSTADT, Rudolph. — "Wohnungswesen." (In *Handbuch der Hygiene*. Supplement, Bd. 4, p. 307-388. Jena. 1904.) There are bibliographies with the different divisions of the subject.

FORD, James. — *The Housing Problem*: a summary of conditions and remedies prepared to accompany the housing exhibit in May, 1911, of the Harvard Social Museum. Cambridge, Mass. Harvard University. 1911. (1), 39 p. [Harvard College, Dept. of Social Ethics. Publication No. 5.] A selected list of books . . . on housing and city planning, p. 32-39.

Forest Hills Gardens. Declaration (made June 22, 1911) of restrictions, etc., affecting property known as Forest Hills Gardens at Forest Hills, Borough of Queens, L. I., New York City. New York. Sage Foundation Homes Company. n.d. 12 p.

Pamphlet No. 2. Preliminary information for buyers. New York. Sage Foundation Homes Company. July, 1911. 23 p.

France. *Les Habitations à Bon Marché*. Annual Reports of Societies for Building Cheap Dwellings in France. 1898-1910. Paris.

GOULD, E. R. L. — "Housing of the Working People." *Eighth Special Report of United States Commissioner of Labor*. Washing-

ton. United States Department of Labor. 1895. 461 p.

The Economics of Improved Housing. Boston. 1896. 30 p. [Church Social Union Publications. Series A, No. 12.] (Reprinted from the Yale Review, May, 1896.)

Great Britain. "Housing of the Working Classes." *Report from Joint Select Committee of the House of Lords and the House of Commons*; with proceedings, minutes of evidence, appendix, and index. London. 1902. xviii, 173 p.

"Housing of the Working Classes Acts Amendment Bill." *Report and Special Report from the Select Committee*; with proceedings, minutes of evidence, and appendix. London. 1906. cxxiv, 467 p.

Royal Commission on housing of the working classes, appointed, 1884. *Reports*. London. 1889. With proceedings, minutes of evidence, appendices, and indexes. (1st report on England and Wales; 2d report, Scotland; 3d report, Ireland.)

GURLITT, C. — *German City Planning*. A translation made for the Metropolitan Improvement Commission, Boston, by Sylvester Baxter. [1908.] 36, (10) p.

HAND, James Edward. — "The Housing of the Poor [in London]." (In his *Good Citizenship*. London. 1899. p. 113-145.) Gives some account of work under law of 1890; also London County Council activity.

HASLUCK, Paul Nooncree, comp. — *Cheap Dwellings Actually Built, Costing from £75 to £300 Each and Upwards*. London. Cassell & Co., Ltd. 1908. 64 p.

HAW, George. — *Britain's Homes*. A study of the Empire's heart-disease. London. The Clarion Press. 1902. 240 p.

The Englishman's Castle: the problem of the people's homes. London. Daniel. [1908.] 75 p.

No Room to Live. The plaint of overcrowded London. With introduction by Sir Walter Besant. [2d ed. enl.] London. Gardner, Darton & Co. 1900. viii, 178 p. (Reprint from London Daily News.)

HIRSCHBERG, Ernst. — *Die Wohnungsfrage und die Eingemeindung der Berliner Vororte*, Vortrag gehalten. . . am 15. März 1905. Berlin. Simion. 1905. 35 p. [Volkswirtschaftliche Zeitfragen, Jhrg. 27, Heft 4.]

Homestead Commission of Massachusetts. Appointed under authority of ch. 143, Resolves 1909. *Stenographic Reports of Hearings, 1909*. (Filed in State Library.) *Report of the Commission*, Jan., 1910. House doc. No. 198 of 1910.

Minority Report of the Commission, Jan., 1910. House doc. No. 258 of 1910.

Projects for law to establish homesteads for workingmen. Senate doc. No. 28 and

- House doc. Nos. 214, 742, and 1326 of 1911, and Senate doc. No. 550 (which became chapter 607 of Massachusetts Act of 1911, approved June 30, 1911).
- HORSFALL, Thomas Cogan. — *The Improvement of the Dwellings and Surroundings of the People. The Example of Germany.* 2d ed. Manchester. University Press. 1904. vi, 193, iii p. (Supplement to report of the Manchester and Salford Citizens' Assn. for the improvement of the unwholesome dwellings of the people.)
- Houses for the People. Summary of powers of local authorities under Housing of the Working Classes Act, 1890, and the use which has been and can be made of them. Fabian tract, No. 76. London. May, 1897. 15 p.
- Houses for the Working Classes. How to provide them in town and country. London. King. [1900.] (1), 48 p. Seven papers and bibliography presented to National Conference on the Housing Problem. London. Mar. 1, 1900. (Also issued as Fabian tract, No. 101: *House Famine and How to Relieve It.*)
- Housing Committee of Boston—1915. *Report Presented to Board of Directors*, April 11, 1910. Boston. Boston—1915, Inc. 1910. 20 p.
- International housing congress. *Report of Fourth Congress*, Brussels, 1897.
- Report of Eighth Congress*, London, 1907.
- IRVINE, R. F., and O. T. J. ALPERS. — *The Progress of New Zealand in the Century.* Toronto. Linseott Publishing Co. 1902. xvii, 460 p. [The Nineteenth Century Series, v. 12.]
- JEBB, L. — *The Small Holdings of England: a survey of the various existing systems.* London. John Murray. 1907. xi, 445 p.
- KNOWLES, C. M. — *The Housing Problem in London.* London. London Reform Union. 1899. 21 p. [London reform union. Pamphlet No. 81.]
- LAWRENCE, Frederick William. — "The Housing Problem." (In *The Heart of the Empire.*) London. Unwin. 1902. p. 53-110.
- Législation Étrangère, *Annuaire de.* 1870-1908. Paris. La Société de Législation Comparée. 1872-1909.
- Législation Française, *Annuaire de.* 1889-1909. Paris. La Société de Législation Comparée. 1890-1910.
- LE ROSSIGNOL, James Edward, and William D. STEWART. — *State Socialism in New Zealand.* New York. Thomas Y. Crowell & Co [1910.] xi, 311 p.
- LITTLEFIELD, George E. — *On the Land. The Fellowship Farm Plan.* How one fellow makes an honest living on the land and is a free man. Westwood, Mass. Ariel Press. [1911.] 16 p.
- LLOYD, Henry Demarest. — *Newest England.* Notes of a democratic traveller in New Zealand, with some Australian comparisons. New York. Doubleday, Page & Co. 1900. (5), 387 p.
- London County Council, *Housing of the Working Classes.* Opening ceremony by the Prince of Wales of the Boundary street area, Bethnal Green; a brief description . . . and a summary of action . . . under the Housing of the Working Classes Act, 1900. London. King. 1900. 16 p.
- Housing of the Working Classes. Report by the Statistical Officer of the Housing of the Working Classes Committee* on the present aspects of the housing question in London. London. 1908. 15 p.
- Housing of the Working Classes.* Tables showing the amount of accommodation, rents charged and received, number and occupation of tenants, etc., for the year ended 31st March 1910. London. [1910.] 23 p.
- The Housing Question in London.* An account of the housing work done by the Metropolitan board of works and the London county council between the years 1855 and 1900, with summary of the acts of Parliament under which they have worked. Prepared to an order of the housing of the working classes committee under the direction of C. J. Stewart. London. [1900.] xvi, 381 p.
- Report on the Council's Working Class Dwellings and Steamboats.* Prepared by W. B. PEAT. London. [1908.] 28 p.
- Report of the Housing of the Working Classes Committee of the Council*, submitting the accounts of the council's working class dwellings for the year ended 31st March 1908. London. [1908.] 38 p.
- Workmen's Trains.* Reports of the statistical officer on the need for a general extension of the service [and on the inadequacy of the services of the South London Railways]. London. [1897.] Printed by order of the housing of the working classes committee.
- MACGREGOR, Ford H. — *Tenement House Legislation, State and Local.* Wisconsin free library commission. Legislative reference department. Comparative legislation bulletin No. 19. Madison. Jan., 1909. 96 p.
- MAHAIM, Ernest. — "Le Logement [ouvrier en Belgique]." (In his *Les Abonnements d'Ouvriers sur les Lignes de Chemins de Fer Belges et Leurs Effets Sociaux.* Chap. 5, p. 189-196. Brussels. Misch et Thron. 1910. Instituts Solvay: Travaux de l'institut de sociologie: notes et mémoires, fasc. 11.)
- MANES, Alfred. — *Ins Land der Sozialen Wunder: eine Studienfahrt durch Japan und die Sudsee nach Australien und*

- Neuseeland. Berlin. Mittler. 1911. xii, 312 p.
- MASTERMAN, C. F. G., W. B. HODGSON and others. — *To Colonise England: a Plea for a Policy*. London. Unwin. 1907. xxiii, 211, (1) p.
- MEAKIN, Budgett. — *Model Factories and Villages: Ideal Conditions of Labour and Housing*. London. Unwin. 1905. 480 p.
- MÉTIN, Albert. — *Le Socialisme sans Doctrines; la question agraire et la question ouvrière en Australie et Nouvelle-Zélande*. Paris. Alcan. 1901. (3), iii, 281 p.
- Model city and suburban homes*. The meeting ground of business and philanthropy. New York. City and Suburban Homes Company. 1905. 30 p. (Homewood — a scheme for home buying through life insurance, p. 24-27.)
- MORE, Louise Bolard. — *Wage-earners' Budgets*. New York. Holt & Co. 1907. x, 280 p. (Greenwich House social studies No. 1.)
- National conference on city planning and the problems of congestion. 2d conf. May 2-4, 1910. Boston. 1910.
- NAZRO, W. E. C. — *Housing of Employes as a Problem of Social Environment*. (Reprinted from Textile Manufacturers Journal, Jan. 1, 1910. 15 p.)
- NETTLEFOLD, John Sutton. — *A Housing Policy*. Birmingham. Cornish. 1905. 104 p.
- New South Wales. — *Papers Relative to the Working of Taxation of the Unimproved Value of Land in New South Wales*. London. 1907. 36 p.
- Official Year Book*. Sydney. Government Statistician. (No. 4, 1908-1909.)
- New York City. — *Report of Commission on Congestion of Population*. Transmitted to Mayor and Board of Aldermen, Feb. 28, 1911. New York. Lecouver Press Co. 1911. 272 p.
- Halving the Tax Rate on All Buildings*. Leaflet issued April 12, 1911. 4 p.
- Some Reasons for Bills Making the Rate of Taxation on All Buildings One-half the Rate of Taxation on All Land in New York City* (Senate print Nos. 971) and 976; Assembly print Nos. 1367 and 1368. Leaflet issued June 19, 1911. 4 p.
- To Free Industry and Encourage Enterprise and Effort*. Leaflet. n.d. 1 p.
- Reports of Tenement House Department*. 1902-1909.
- New York. Legislature. *Report of the Tenement House Committee* authorized by ch. 479 of laws of 1894. Albany. 1895. iv, 649 p. (Assembly doc., v. 9, No. 37, 1895.)
- New Zealand. Department of Labour. *Handbook to the Labour Laws of New Zealand* compiled under the direction of the late Right Hon. R. J. Seddon, Minister of Labour. New Zealand International Exhibition, Christ church, 1906-1907. Wellington. 1906. 61 p.
- Department of Labour. *Report on Workers' Dwellings* (under act of 1910) for year ending 31 March 1911. Wellington. 1911. 2 p.
- Minister of Lands. *Crown Lands Guide*, No. 14. Wellington. Costall. 1894.
- Minister of Lands. *Regulations Governing Disposal of Lands Acquired Under "The Land for Settlements Act, 1894, amendment act, 1896."* With digest and index. Wellington. Mackay. 1897. viii, 26, (1) p.
- Official Year-Book*. Wellington. Mackay. (19th year, 1910.)
- State-guaranteed Advances Act, 1909*. (Text.) Wellington. Mackay. 1909. 38 p.
- Amendment Act, 1910*. (Text.) Wellington. Mackay. 1910. 6 p.
- Amendment Act, 1911*. (Text.) Wellington. Mackay. 1911. 1 p.
- State-guaranteed Advances Office. *Advances to Settlers and Workers*. Wellington. Mackay. 1911. 8 p.
- Annual Report* for the year ended 31st March, 1911. Wellington. Mackay. 1911. 10 p.
- Regulations under the New Zealand State-guaranteed Advances Act, 1909*. Wellington. Mackay. 1911. 8 p.
- NOLEN, John. — *Comprehensive Planning for Small Towns and Villages*. Boston. Am. Unitarian Assn. [1911.] 12 p. (Am. Unitarian Assn. Dept. of social and public service. Social service bulletin No. 16.)
- "Organization of Credit for Housing Purposes." *Report to the Ninth International Housing Congress*, Vienna. 1910. 6 p.
- Parish Council Cottages and How to Get Them*. Fabian tract, No. 63. London. 1895. 4 p.
- PARRISH, Helen L. — *One Million People in Small Houses*. New York. 1911. 12, (2) p. (National Housing Assn. Publications 7.) (Reprinted from Survey, May 6, 1911.)
- PARSONS, Frank. — *The Story of New Zealand*. Philadelphia. C. F. Taylor, editor and publisher. 1904. xxii, (2), 836 p.
- PHELPS, Roswell F. — *South End Factory Operatives: Employment and Residence*. Boston. South End House Assn. 1903. 43 p.
- POHLE, Ludwig. — *Die Wohnungsfrage*. Leipzig. 1910. 2 v. [Sammlung Götschen, 495, 496]. Contents. — 1. Das Wohnwesen in der modernen Stadt. 2. Die Städtische Wohnungs- und Bodenpolitik.
- PORTER, Robert Percival. — "Municipal Housing." (In his *Dangers of Munic-*

- ipal Ownership.* New York. The Century Co. 1907. p. 317-49.)
- President's Homes Commission.* United States. Reports, messages from the President transmitting reports by the commission on improvement of existing houses and elimination of insanitary and alley houses, etc. Washington. 1909. vii. 381 p. (60th Cong. 2d sess., Sen. doc, 644.)
- QUENNEL, C. H. B. — *Modern Suburban Houses.* A series of examples erected at Hampstead and elsewhere. London. Batsford. 1906. xii p.
- RAFFALOVICH, Arthur. — "The Housing of the Working Classes and of the Poor." (In *A Plea for Liberty.* Thomas Mackay, editor. London. 1891. p. 273-301.)
- REEVES, William Pember. — *New Zealand.* 2d ed. London. Marshall. [190-] (7), 183 p. [Story of the Empire Series.]
- State Experiments in Australia and New Zealand.* London. Richards. 1902. 2 v., xii, 391, vi, 367 p.
- Rural development society [London]. *Report of the committee to the first annual general meeting,* May 30, 1911. London. [1911.] 8 p. (With table giving operations under Small Holdings and Allotments Act, 1908, up to Dec. 31, 1910.)
- SCHOLEFIELD, Guy H. — *New Zealand in Evolution, Industrial, Economic, and Political;* with introduction by W. P. Reeves. New York. Charles Scribner's Sons. 1909. xxii, 363 p.
- SCHOLEFIELD, J., editor. — "Housing of the Working Classes." (In his *Encyclopedia of Local Government Law.* London. Butterworth & Co. 1905. v. 3.)
- SHADWELL, Arthur. — "Housing Conditions in England, Germany, and the United States." (In his *Industrial Efficiency.* London. Longmans, Green & Co. 1906. v. 2, p. 185-223.)
- Small Holdings in Ireland. (In *Statesman's Year-Book.* J. Scott Keltie, editor. London. Macmillan & Co. 1911. p. 63-65.)
- State and its Functions in New Zealand.* Fabian tract, No. 74. London. 1896. 15 p.
- STEADMAN, William Charles. — *Overcrowding in London and its Remedy.* A speech with the text of the Housing of the Working Classes Act, 1900. Fabian tract, No. 103. London. 1900. 15 p.
- SYKES, John Frederick Joseph. — *Public Health and Housing.* The influence of the dwelling upon health in relation to the changing style of habitation. Being the Milroy lectures delivered before the Royal College of Physicians, London, 1901. London. King. 1901. viii, 216 p.
- THOMPSON, William. — *The Housing Handbook.* A practical manual. . . . Published by the National Housing Reform Council. London. 1903. Irregularly paged.
- Housing of the Working Classes;* with a description of the Richmond municipal cottages. [Richmond, Surrey, England. Broad & Co. 1899.] (4), 48, (4) p.
- Housing Up-To-Date.* (Companion volume to the Housing Handbook.) Published by The National Housing Reform Council. London. 1907. xvi, 306, xiii p.
- "Municipal Housing in England and Wales." *Report to the Ninth International Housing Congress, Vienna, May, 1910.* London. [1910.] 64 p. (Reprinted from Municipal Year Book.)
- THOMPSON, William, editor. — *Town Planning in Practice.* With an account of the Ruislip (Middlesex) town planning scheme. Published by the National Housing and Town Planning Council. London. [1911.] 6, (1), 12 p.
- Town Holdings:* a digest of evidence as to England and Wales, given before the select committees of the House of Commons of 1886 and 1887, and statement as to leasehold enfranchisement and taxation of ground rents and building land. London. Cassell & Co. 1888. 331 p.
- The Truth About Leasehold Enfranchisement.* Fabian tract, No. 22. [London. 189-] 3 p.
- VEILLER, Lawrence. — *Housing Reform.* A handbook for practical use in American cities. New York. Charities Publication Committee. 1910. xii, 213 p. [Russell Sage Foundation Publication.]
- WEBB, Sidney James. — "A select Bibliography of the Housing Question." (In *Houses for the Working Classes.* p. [42]-48. London. [1900.] Same. In *Fabian tract, No. 101.* p. [44]-50. 1900.)
- WHITE, Alfred T. — *Better Homes for Workingmen.* Prepared for Twelfth National Conference of Charities, Washington, June, 1885. 20 p.
- WILLIAMS, Robert, and Fred KNEE. — *The Labourer and His Cottage.* London. Twentieth Century Press, Ltd. 1905. 86 p. [Workmen's National Housing Council Publication.]
- WILLIS, W. A. — *Housing and Town Planning in Great Britain;* a statement of the statutory provisions relating to the housing of the working classes and to town planning including the Housing, Town Planning, etc., Act, 1909. London. 1910. xxix, 201, (3) p.
- WISE, Bernhard R. — *The Commonwealth of Australia.* London. Pitman & Sons, Ltd. 1909. xvi, 354, (1) p. [The all-red series.]
- WORTHINGTON, T. — *Dwellings of the Poor and Weekly Wage-Earners in and around*

Towns. London. Swan Sonnenschein. 1893. xvi, 164 p. (Social science series, No. 69.)

Articles in Periodicals.

- ADAMS, W. G. S. — "Some Considerations Relating to the Position of the Small Holding in the United Kingdom." *Journal of the Royal Statistical Society*, v. 70, p. 411-37. Sep., 1907.
- ALDEN, P. — "Problem of Housing the Poor." *Chautauquan*, v. 61, p. 311-30. Feb., 1911.
- AMHAS. — "The Irish Land Bill (1902)." *Blackwood's*, v. 173, p. 606-20. May, 1903.
- "Policy for Ireland." *Blackwood's*, v. 173, p. 257-68. Feb., 1903.
- ASHLEY, P. — "Housing Problem in England." *Municipal Affairs*, v. 6, p. 347-56. Fall 1902.
- ATTERBURY, G. — "Study and Demonstration in Town Planning and Home Building." *Survey*, v. 25, p. 563-70. Jan. 7, 1911.
- BAKER, Henry D. — "Workmen's Dwellings in New Zealand." *U. S. Daily Consular and Trade Reports*. Sep. 21, 1911.
- BARKER, J. Ellis. — "Every Man His Own Landlord." *Fortnightly Review*, v. 93, p. 123-39. Jan., 1910.
- "Greatest Social Problem and its Solution." *Nineteenth Century*, v. 67, p. 585-604. Apr., 1910.
- BARNETT, Samuel A. — "Housing Problem." *Nineteenth Century*, v. 49, p. 794-804. May, 1901.
- BEHR, F. B. — "Housing of the Working Classes: the Problem and its Solution." *New Zealand Department of Labor Journal*, v. 16, p. 603-10, Aug., 1908.
- Bibliography. *Supplements to Bulletins of the International Labour Office*. (Section on housing.)
- "Housing of Working Classes." *Municipal Affairs*, v. 5, p. 99-107, Mar., 1901.
- Bibliography of Social Science. [Housing.] *Journal of the International Institute of Social Bibliography*. Sep., 1911.
- "Birrell's Land Bill." *Living Age*, v. 260, p. 57-60. Jan. 2, 1909.
- BOXALL, C. — "What Ireland has Got — the Land Acts, 1903-1904." *Fortnightly Review*, v. 83, p. 88-98. Jan., 1905.
- BOYLE, James. — "Municipal Socialism in Great Britain." *Municipal Affairs*, v. 6, p. 269-74. Jun., 1902.
- BRUSH, E. H. — "Garden City for the Man of Moderate Means." *Craftsman*, v. 19, p. 445-51. Feb., 1911.
- BÜCHER, KARL. — "Municipal Housing in Germany." *Municipal Affairs*, v. 6, p. 167-79. June, 1902.
- "Building Houses by the Mile." *Review of Reviews*, v. 40, p. 702-4. Dec., 1909.
- CARRINGTON, C. R. W.. *Earl*. — "The Land and the Labourers." *Nineteenth Century*, v. 45, p. 368-77. Mar., 1899.
- CERNESON, Joseph. — "Cheap Dwelling in France; Different Societies at Work." *New Zealand Department of Labour Journal*, v. 13, p. 289-93. Apr., 1905.
- COMMONS, John R. — "Standardization of Housing Investigations." *American Statistical Association Quarterly Publications*. v. 11, n.s., No. 84. Dec., 1908.
- "Congestion of Population." Five articles. *Charities and The Commons*, v. 20, p. 51-60. Apr. 4, 1908. Contains: (2) "The Way Out." E. R. L. GOULD; (3) "Congestion — a State, Not a City Problem." MORRIS LOEB.
- COWAN, John L. — "The Hope of the 'Little Landers'." [The story of San Ysidro, Cal., where families prosper on two acres and a quarter.] *World's Work*, v. 23, p. 96-100. Nov., 1911.
- DE FOREST, Robert W. — "Municipal Regulation, not Ownership; the Line of Tenement House Reform for American Cities." *Municipal Affairs*, v. 6, p. 50-7. Fall, 1902.
- DUNRAVEN, Earl of. — "The Irish Land Purchase Deadlock." *Fortnightly Review*, v. 84, p. 785-98. Nov. 1905.
- "New Irish Land Bill." *Nineteenth Century*, v. 64, p. 1050-66. Dec., 1908.
- EDWARDS, John. — "Socialist Remedy for Unhealthy Homes." *Municipal Affairs*, v. 6, p. 438-49. Fall, 1902.
- EVERSLEY. — "Evicted Tenants Act." *Fortnightly Review*, v. 88, p. 976-90. Dec., 1907.
- FAY, C. R. — "Small Holdings and Agricultural Co-operation in England." *Quarterly Journal of Economics*, v. 24, p. 499-514. May, 1910.
- FRANKEL, Lee K. — "Insurance and Home Building." [The German and Belgian plans.] *Survey*, v. 26, p. 337-69. Jun. 3, 1911.
- GODFREY, Hollis. — "Problem of City Housing — At Home." *Atlantic Monthly*, v. 105, p. 548-58. Apr., 1910.
- "Problems of City Housing — Abroad." *Atlantic Monthly*, v. 105, p. 403-13. Mar., 1910.
- GOULD, E. R. L. — "Fundamental Social Problem." *Municipal Affairs*, v. 3, p. 108-31. Mar., 1899.
- "Housing of City Masses." *International Quarterly*, v. 10, p. 349-62. Jan., 1905.
- "Housing Problem in Great Cities." *Quarterly Journal of Economics*, v. 14, p. 378-93. May, 1900.
- GUTHRIE, W. B. — "Housing Problem in Germany." *Municipal Affairs*, v. 6, p. 375-94. Fall, 1902.
- HANGER, G. W. W. — "Building and Loan Associations in the United States."

- Bulletin of U. S. Bureau of Labor*, No. 55, p. 1491-1572. Nov., 1904.
- HASTINGS, M. — "Roadtown; A Multiple Town." *Independent*, v. 68, p. 974-80. May 5, 1910.
- HILL, Octavia. — "Common Sense and Dwellings of the Poor." *Nineteenth Century*, v. 14, p. 925-33. Dec., 1883.
- HOLMES, George K. — "Tenancy in the United States." *Quarterly Journal of Economics*, v. 10, p. 34-53. Oct., 1895.
- "Homes for Bavarian Workmen." [Kingdom and city appropriate money for home building.] *U. S. Daily Consular and Trade Reports*. Jun. 30, 1910.
- "Homes for Workingmen." *U. S. Monthly Consular and Trade Reports*. Jun., 1909.
- HOTCHKISS, Willard E. — "Housing Problem in France." *Municipal Affairs*, v. 6, p. 395-408. Fall, 1902.
- "Housing Awakening." [Series of articles describing housing conditions in typical American cities and efforts to improve these conditions.] *Survey*, v. 25, p. 295-6, Nov. 19, p. 367-76, Dec. 3, p. 467-73, Dec. 17, 1910; p. 671-3, Jan. 21, p. 767-71, Feb. 4, p. 825-8, Feb. 18, p. 927-34, Mar. 4, 1911; v. 26, p. 17-23, Apr. 1, p. 229-38, May 6, p. 373-80, Jun. 3, p. 509-13, Jul. 1, p. 666-71, Aug. 5, p. 809-14, Sep. 2, 1911.
- "Housing Problem Facing Congress." *Charities*, v. 12, p. 161-6. Feb. 6, 1904.
- "Housing Problem in San Francisco." *Review of Reviews*, v. 35, p. 222-3. Feb., 1907. (Plan of Edw. T. Devine to enable workmen to own homes.)
- "How Paris Provides for the Housing of Large Families." *Review of Reviews*, v. 33, p. 312-6. Mar., 1906.
- HOWE, F. C. — "Way Toward a Model City." [How Germany has revolutionized city building by taxation and land ownership.] *World's Work*, v. 21, p. 13794-801. Dec., 1910.
- JENNISON, M. C. — "Tenements of Berlin." *Harpers Monthly*, v. 118, p. 359-69. Feb., 1909.
- KELLEY, Florence F. — "A New Civilization — What New Zealand has Accomplished by Her Experiments in Social and Economic Legislation." *Craftsman*, v. 10, p. 551-66, 714-29. Aug. and Sep., 1909.
- KENNADAY, Paul. — "Helping the Small Man [New Zealand]." *Outlook*, v. 95, p. 732-7. Jul. 30, 1910.
- "Land Purchase in Ireland." *Blackwood's*, v. 169, p. 271-8. Feb., 1908.
- LEY, Henry W. — "Landlordism and the Housing of the Working Classes." *Westminster Review*, v. 166; p. 272-6. Sep., 1906.
- LOEB, Morris. — "Small Gardens for Tenement Dwellers in Copenhagen." *Charities Review*, v. 10, p. 446-50. Dec., 1900.
- LUSK, Hugh H. — "The Land of Experiments [New Zealand]." Articles in *Springfield [Mass.] Republican*. Mar. 21, 28; Apr. 4, 11, 18, 25; and May 2, 1909.
- McCARTHY, Justin. — "The Coming Ireland." *Fortnightly Review*, v. 80, p. 239-48. Aug., 1903.
- "Making Good Homes Possible for Even the Very Poor." *Craftsman*, v. 18, p. 219-24. May, 1910.
- MARSH, Benjamin C. — "City Planning in Justice to the Working Population." *Charities and The Commons*, v. 19, p. 1514-8. Feb. 1, 1908.
- "Eighth International Housing Congress." *Charities and The Commons*, v. 18, p. 665-70. Sep. 7, 1907.
- "Taxation and Improvement of Living Conditions in American Cities." *Survey*, v. 24, p. 605-9. Jul. 16, 1910.
- MEAKIN, B. — "Housing Problem in England." *Charities*, v. 10, p. 592-4. Jun. 13, 1903.
- "Milan Modern Workmen's Homes." *U. S. Monthly Consular and Trade Reports*. Aug., 1906.
- MORRIS, W. O. — "Compulsory Purchase of Irish Lands." *Fortnightly Review*, v. 77, p. 61-70. Jan., 1902.
- "Irish Land Bill of 1902." *Fortnightly Review*, v. 77, p. 867-75. May, 1902.
- MOWRY, Don C. — "Municipal Housing Problem: What has been Done Here and Abroad to Provide Municipal Dwellings for Workingmen: the future of the movement." *La Follette's*. Mar. 20, 1909. p. 9-15.
- "Municipal Dwellings in Edinburgh." *Chicago Record-Herald*, Jan. 4, 1906.
- "Municipal Housing in Scotland." *Charities*, v. 8, p. 461-3. May 17, 1902.
- NELSON, N. G. — "Experiment in Co-operative Housing." *Independent*, v. 66, p. 1136-7. May 27, 1909.
- "New Boston Plan of Co-operative House-owning." *Boston Transcript*, Jul. 20, 1910.
- O'BRIEN, B. — "The Old Story." *Contemporary Review*, v. 95, p. 480-9. Apr., 1909.
- PARKER, Gilbert. — "Bundle of Bills and Ownership of Land." *Nineteenth Century*, v. 68, p. 598-614. Oct., 1910.
- "Small Ownership, Land Banks, and Co-operation." *Fortnightly Review*, v. 92, p. 1079-91. Dec., 1909.
- Plans [of Forest Hills Gardens, New York]. *American City*, v. 4, p. 135-6. Mar., 1911.
- PLUNKETT, H. — "Birrell's Irish Land Bill." *Nineteenth Century*, v. 65, p. 946-64. Jun., 1909.
- POST, Louis F. — "Taxing Power and The Housing Problem." *Municipal Affairs*, v. 6, p. 418-30, Autumn, 1902.
- PRICKITT, William A. — "Banking and Loan System of New Zealand." *U. S. Daily*

- Consular and Trade Reports*. Nov. 3, 1911.
- REYNOLDS, Marcus T. — "Housing of the Poor in American Cities." *American Economic Association Publications*. 1893, v. 8, No. 2-3, p. 129-262.
- ROBINSON, L. N. — "German Städtetag." *Annals of the American Academy of Political and Social Science*, v. 31, p. 703-6. May, 1908.
- RUSSELL, T. W. — "Ireland and Irish Land Once More." *Fortnightly Review*, v. 75, p. 1-19 Jan., 1901.
- SALMON, L. M. — "Garden City Cheap Cottages Exhibition." *Craftsman*, v. 9, p. 166-79. Nov., 1905.
- SLATER, Gilbert. — "Co-operators, The State and The Housing Question." *Contemporary Review*, v. 79, p. 254-63. Feb., 1901.
- "Rural Housing — a Lesson from Ireland." *Contemporary Review*, v. 82, p. 401-10. Sep., 1902.
- SYKES, John F. J. — "State, Municipal and Organized Private Action on the Housing of the Working Classes." *Journal of the Royal Statistical Society*, v. 44, p. 189-253. June, 1901.
- TAYLOR, P. Emerson. — "Norwegian Bolig-Bank." *U. S. Daily Consular and Trade Reports*. Aug. 22, 1910.
- TREGGAR, Edward. — "Recent Humanistic Legislation in New Zealand." *Arena*. v. 37, p. 366-74. Apr., 1907.
- UNWIN, R. — "Small House and the English Town Planner." *Survey*, v. 26, p. 832-5. Sep. 9, 1911.
- VEILLER, Lawrence. — "Housing Problem in American Cities." *Annals of the American Academy of Political and Social Science*, v. 25, p. 248-72. Mar., 1905.
- "National Housing Association." *Proceedings, National Conference Charities and Correction*, 1910, p. 222-7.
- VIVIAN, Henry. — "Co-partnership in Housing." *Westminster Review*, v. 168, p. 615-21. Dec. 19, 1907.
- WEBER, Adna F. — "Rapid Transit and the Housing Problem." *Municipal Affairs*, v. 6, p. 409-17. Fall, 1902.
- WILCOX, Julius. — "Greatest Problem of Great Cities." *Independent*, v. 59, p. 902-8. Oct. 19, 1905.
- WILLOUGHBY, W. F. — "Labor Legislation in France under the Third Republic." *Quarterly Journal of Economics*, v. 15, p. 406-12. May, 1901.
- WOLFF, Henry W. — "Co-operative Housing." *Municipal Affairs*, v. 6, p. 462-72. Fall, 1902.
- "Housing Question and the Savings Banks." *Westminster Review*, v. 155, p. 631-46. Jun., 1901.
- WOODHEAD, H. — "Hint from Germany: Suburban Areas." *Charities and The Commons*, v. 19, p. 1512-3. Feb. 1, 1908.
- "Workmen's Homes in Genoa." *U. S. Daily Consular and Trade Reports*. Oct. 13, 1908.

APPENDIX I.

REPORT OF THE HOMESTEAD COMMISSION.

BOSTON, January 10, 1912.

To the Honorable Senate and House of Representatives:

The Homestead Commission, created by chapter 607 of the Acts of 1911, has the honor to submit herewith a bill as required by the provisions of said act, which is as follows:—

SECTION 1. A Commission is hereby established, to be known as the Homestead Commission, and to consist of the following persons:— the Director of the Bureau of Statistics, the Bank Commissioner, the President of the Massachusetts Agricultural College, one member of the State Board of Health, to be selected by the board, and three other persons to be appointed by the Governor, with the advice and consent of the Council. The three members of the Commission last named shall be appointed in the first place for terms of one, two, and three years, respectively, and thereafter their successors shall be appointed for terms of three years. Of the persons so appointed by the Governor, one shall be a woman, and one at least shall represent the laboring class. The Commission shall report to the next General Court, not later than the tenth day of January, nineteen hundred and twelve, a bill or bills embodying a plan and the method of carrying it out whereby, with the assistance of the Commonwealth, homesteads or small houses and plots of ground may be acquired by mechanics, factory employees, laborers, and others in the suburbs of cities and towns. The members of the Commission shall serve without compensation, but shall be allowed such sums for their expenses as may be approved by the Governor and Council.

SECTION 2. This act shall take effect upon its passage.

His Excellency the Governor approved the above act on the 30th day of June, 1911, and on the 16th day of August, 1911, appointed the following persons to serve as members of the Commission:

For the term of three years, Henry Sterling of Medford.

For the term of two years, Mrs. Eva W. White of Boston.

For the term of one year, Warren Dunham Foster of Boston.

On the 7th day of September, 1911, the Massachusetts Board of Health appointed Clement F. Coogan of Pittsfield as its representative on the Commission, thus completing its membership.

The Commission held its first meeting on September 14, 1911, and organized by the selection of Charles F. Gettemy, Director of the Bureau of Statistics, as chairman, and Henry Sterling as secretary. It has held 11 meetings, some of which were attended by persons, upon invitation of the Commission, having special information on the subject.

The language of the act leads to the following conclusions:

1. The Homestead Commission is intended to be permanent.

2. Apparently the Commonwealth has committed itself to a policy of assistance in the work of increasing the supply of wholesome suburban homes.

3. The only present duty imposed upon the Homestead Commission is to draw a bill under which such work can be undertaken.

4. It is to be assumed that the General Court intends that this Commission shall undertake the work, if the bill meets with legislative approval.

No duty of investigation is imposed on the Commission by the act, no recommendations as to feasibility or expediency are asked for, and the sum appropriated to its use (\$500) would not be enough for any extended study of the subject. Nevertheless, a certain amount of investigation was necessary to a proper discharge of its duty, and so each member of the Commission has

been diligent in obtaining all the information available on the subject and has brought the same to the attention of the Commission. In addition, the Bureau of Statistics, under the supervision of the Director, has made a study of work of this kind in foreign countries and embodied the results in [Labor] Bulletin No. 88.

Under the provisions of the act, and with the information available, the Commission has attempted to draw a short, simple, workable act, which aims to give the power necessary to make a careful, conservative experiment in creating suitable suburban homes for working people.

The General Court need have no fear that in passing this legislation it is entering upon a new or radical policy, or one unknown in other lands. In every populous country in the world private enterprise has been found unequal to the task of supplying a sufficient number of suitable dwellings for the people. The enormous increase in the population of cities has produced a demand for habitations which has far exceeded the supply. Rents have consequently risen to a point that compels a large proportion of the poor to live in unsanitary, overcrowded apartments, to the detriment of health and morals. The stability and progress of a State depends upon the health and prosperity of its citizens. It is a consideration of this phase of the subject, in addition to the claims of humanity, that has led foreign governments to assist in housing their people, and Massachusetts will be no pioneer if she undertakes this work. If there were no slums within her borders she might be justified in rejecting proposals to assist her citizens in acquiring homes; but with conditions as they are, the welfare of the Commonwealth demands that something be done to relieve them.¹

As early as 1851, the British Parliament began legislation for the better housing of the English working classes.

Subsequent years show 40 or more acts on the subject, dealing with conditions in England, Ireland, Scotland, and Wales, the latest being a long, detailed and comprehensive law passed in 1909. As a whole, the undertakings have paid their way, which was all that was desired, returns being looked for in an elevation of the standard of citizenship.

A remarkable fact is that in places where the government has undertaken this work, private enterprise, dormant before, has been stimulated into activity, and has sometimes excelled the authorities in the number and excellence of homes produced.

Germany has attracted the attention of the world with its achievements in city planning, housing, garden cities, etc. There the government conceives it a duty to see that its numerous public employees have suitable homes, and it urges cities to assume a like responsibility toward their employees and citizens.

In the Antipodes, New Zealand has shown the world how to change the current of migration back toward the land and the states of Australia are following a like course.

Besides the countries named, in Europe, France, Italy, Austria, Hungary, Switzerland, Belgium, Denmark, Norway, Sweden and Holland, and in South America, Brazil, and Chile all have effective legislation in aid of homes for their workers.

The proposition in the Massachusetts act, to increase the number of small suburban homes with land attached, seems to be the method now most favored by those having experience in housing movements in foreign countries. In Europe, efforts for better housing began with lodging and tenement houses and reached the garden cities and small holdings stage only in recent years. In New Zealand and Australia the work began by furnishing farms, some of them of considerable extent, to settlers, and in 1905 reached the point of sup-

¹ The report of Housing Committee of Boston — 1915.

plying homes for wage-earners. In these latter countries the work is done directly by the governments; in Great Britain the municipalities conduct enterprises under the supervision of the general government with loans obtained on their own credit or from the imperial funds. Germany encourages municipalities to borrow state insurance funds for the purpose. Other European countries stimulate the production of wholesome homes by a variety of favors.

In no country has the work done solved the housing problem. In all lands, except possibly New Zealand and the Australias, the statistics of overcrowded and unsanitary housing are appalling. But our government is behind other leading civilized nations in making attempts to relieve this evil.

An important provision of the bill we offer is the proposition that the Massachusetts Homestead Commission be allowed to borrow funds for its work from the funds deposited in the treasury of

the Commonwealth in accordance with Section 56, Chapter 590, of the Acts of 1908, consisting of certain amounts uncalled for in the savings banks. It seems especially fitting that money thus accumulated by laboring people in past years should be used to aid the workers of this generation in acquiring homes and giving them and their children better surroundings and larger opportunities.

That the undertaking contemplated by the creation of this Commission is practicable is shown by the constantly increasing amount of similar work being done in other countries; that it is beneficial is indicated by statistics of health, death rates, infant mortality, and vice and crime.

Believing that the work is a proper one for the Commonwealth and necessary if the laboring people are to have a sufficient supply of suitable homes, the Commission recommends the passage of the accompanying bill.

Respectfully submitted,

CHARLES F. GETTEMY,
Director, Bureau of Statistics.

ARTHUR B. CHAPIN,
Bank Commissioner.

KENYON L. BUTTERFIELD,
President, Massachusetts Agricultural College.

CLEMENT L. COOGAN,
Member, State Board of Health.

HENRY STERLING,
WARREN DUNHAM FOSTER,
EVA WHITING WHITE,
Commissioners.

APPENDIX II.

A BILL TO EXTEND AND DEFINE THE DUTIES OF THE HOMESTEAD COMMISSION.

HOUSE, No. 442.

SECTION 1. The Commission established by chapter six hundred and seven of the acts of nineteen hundred and eleven shall be authorized to purchase in the name of the Massachusetts Homestead Commission a tract or tracts of land for the purpose of providing homes for mechanics, laborers, or other wage-earners, and shall have authority to sub-divide, improve, build upon, lease, rent, sell, re-purchase, manage, and care for said tract or tracts and the buildings constructed thereon in accordance with such terms and conditions as may be determined upon by the Commission, due consideration being given to the proper laying out of streets, parks, garden areas, and buildings for recreation or other public purposes; and the Commission shall make such regulations, restrictions, and reservations in contracts, leases, deeds, and otherwise as may be necessary for the protection of said tract or tracts from any objectionable use. Each person holding property under the jurisdiction of the Commission shall be the owner of at least five shares of stock as hereinafter provided for, before being permitted to occupy or acquire title to any of said real estate: *provided, however*, that the Commission in exceptional cases may temporarily waive the aforesaid requirement as to ownership of stock prior to occupancy.

SECTION 2. The Commission shall have authority to issue from time to time as may be required to carry out the purpose for which it is established. certificates representing shares of stock having a par value of ten dollars each, but the total amount of such shares

outstanding at any one time shall not be in excess of the total amount loaned to the Commission by the Treasurer and Receiver-general of the Commonwealth as provided for in section three of this act; and the Commission may declare dividends on said stock from time to time based upon any net earnings over and above an amount sufficient to establish a contingent fund for the improvement of said property; and after the payment of interest, repairs and any assessments for water, sewer, sidewalk, street lighting, or other public purposes.

SECTION 3. The Treasurer and Receiver-general is authorized to loan the Commission from time to time such sums as it may certify to him in writing to be necessary to carry out the purposes of this act, except for the expenses incurred under section five, from the funds deposited by the savings banks in the treasury of the Commonwealth under the provisions of section fifty-six of chapter five hundred and ninety of the acts of the year nineteen hundred and eight, and subject to the restrictions of said act; and the Commission shall give notes or other evidences of indebtedness to the Treasurer and Receiver-general for the amounts so loaned by him, said notes to bear interest at the rate of three per cent per annum, payable annually, and to mature not later than thirty years from the date of issue, the principal to be payable in annual instalments but in no case earlier than January one, nineteen hundred and eighteen; and said notes shall be a first lien upon all real estate standing in the name of the Commis-

sion except such as may be released from time to time to any individual purchaser thereof, in which case an equivalent amount shall be paid into the treasury of the Commonwealth. The amount of any note when paid may be re-loaned to the Commission: *provided, however*, that the amount of all notes outstanding and unpaid at any one time shall not exceed three hundred thousand dollars.

SECTION 4. As soon as the number of occupants of any given tract of land under the jurisdiction of the Commission who are holders of certificates, as provided for by section two, shall, in the judgment of the Commission, be sufficient for the purpose, the Commission shall call a meeting of said occupants for the formation of an association to promote their common interests. Subject to the approval of the Commission, said association may adopt by-laws and make regulations in regard to the care and protection of the property; but nothing in this act shall be construed as permitting any by-laws or regulations contrary to the general laws of the Commonwealth. Each member of such association shall be entitled to but one vote.

SECTION 5. The Commission is authorized to make investigations and studies of plans already in operation or contemplated elsewhere for housing wage-earners, and to publish information intended to promote its work. The Commission shall make an annual report to the Legislature not later than the first Wednesday in January, covering its operations during the fiscal year ending on the preceding thirtieth of November. The members of the Commission shall not be individually responsible for any debts incurred under the provisions of this act in the name of the Commission, nor shall any member profit by the transactions of the Commission; and they shall be paid such compensation as may be allowed by the Governor and Council, the same to be in addition to any amounts that may be paid them for services rendered in other departments. The Commission is authorized to expend for clerical and other assistants and for contingent purposes such amounts as the Legislature may annually appropriate to meet the expenditures authorized by this section.

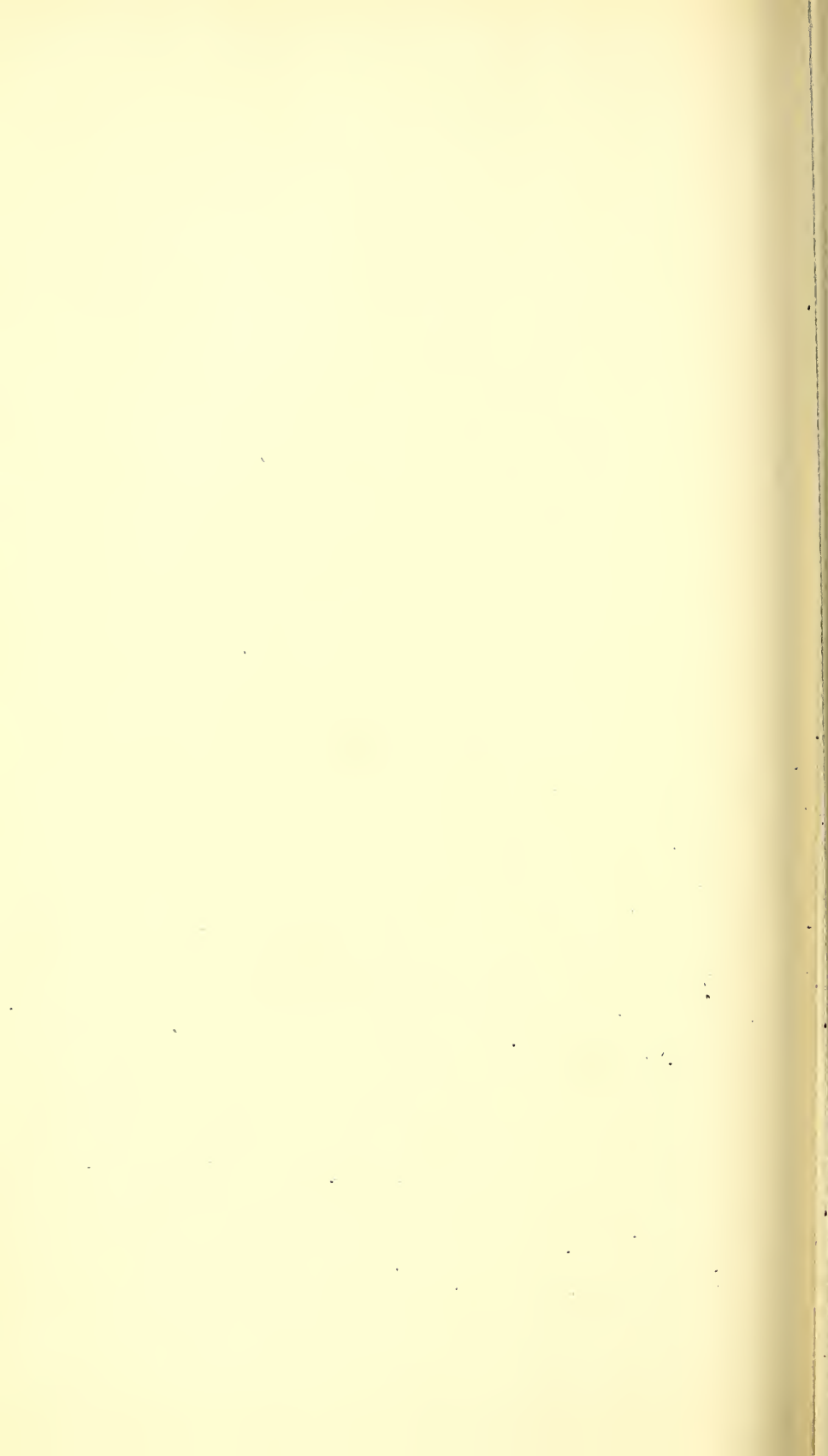
SECTION 6. This act shall take effect upon its passage.

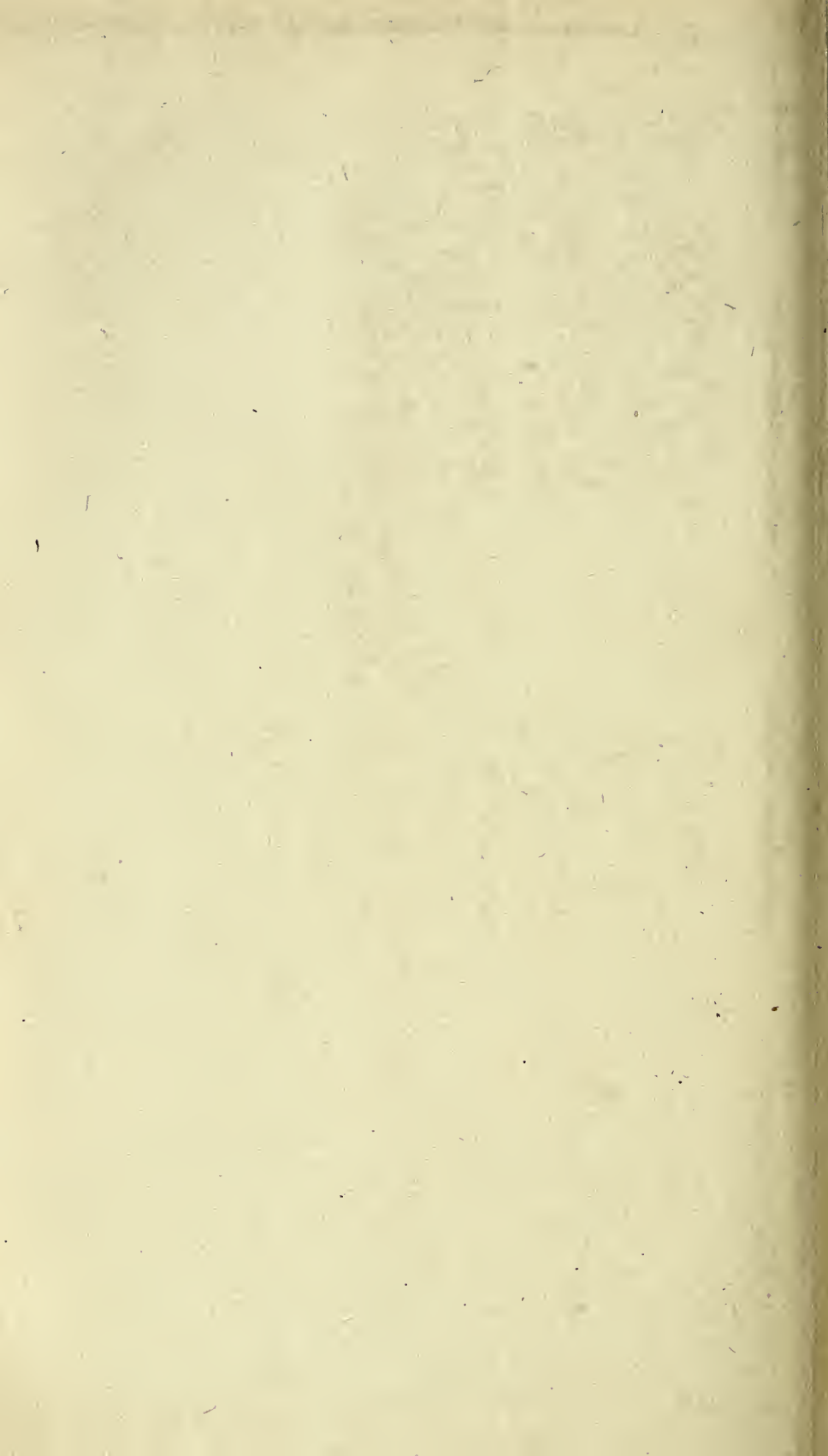
THE LABOR BULLETIN.

The following is a descriptive list of all labor bulletins issued by this Bureau. Those numbers preceded by an asterisk (*) are out of print. All other numbers listed below will be forwarded to applicants upon receipt of 5 cents to cover the cost of mailing.

- *No. 1, January, 1897. Pay of City Laborers — Savings in Massachusetts.
- *No. 2, April, 1897. Strikes and Lockouts, 1887-1894 — Prison Industries in Massachusetts — The Cotton Industry — A Tramp Census.
- *No. 3, July, 1897. Hours of Labor — Model Houses — Arbitration and Conciliation — Comparative Wages and Earnings.
- *No. 4, October, 1897. Wages under Contracts for Public Work — The Baltimore and Ohio Relief Department — Accidents to Employees in Massachusetts.
- *No. 5, January, 1898. Cotton Manufacturing in Massachusetts — Home Ownership in Massachusetts.
- *No. 6, April, 1898. Wealth Accumulation Through Life Insurance — The Legislation of 1897 Relating to Hours of Labor, and to the Employment of Women and Children — Quarterly Report on Employment and Earnings.
- *No. 7, July, 1898. The Improvement of the Slums in London — The Productive Age.
- *No. 8, October, 1898. Hours of Labor in Domestic Service — The Objections to Domestic Service.
- *No. 9, January, 1899. Comparative Position of Boston Wages, 1870-1898 — German and French Progress in Weaving — The Aims of Trades Unions in England — The Maintenance of the Standard of Living.
- No. 10, April, 1899. Labor Legislation of 1898 — Trade Unionism in Massachusetts Prior to 1880 — Contracts with Workmen upon Public Work — Foreign Labor Disturbances in 1897.
- *No. 11, July, 1899. Certain Tenement Conditions in Boston.
- *No. 12, October, 1899. A Study of Charity Statistics.
- *No. 13, February, 1900. Social Conditions in Domestic Service — Employment and Unemployment in the Textile Industries — The Collateral Legacy and Succession Tax.
- No. 14, May, 1900. Free Public Employment Offices — Unemployment in the Boot and Shoe and Paper Industries — Legislation Affecting Hours of Labor, 1899.
- No. 15, August, 1900. Household Expenses — Comparative Occupation Statistics for the Cities of Fall River, New Bedford, and Taunton — Subjects Pertaining to Labor Considered in the Latest Reports of American Statistical Bureaus — Massachusetts Labor Legislation in 1900.
- *No. 16, November, 1900. Persons Employed in Massachusetts Industries — Three Leading Massachusetts Professions — Recent Immigration at the Port of Boston.
- *No. 17, February, 1901. Occupations of Residents of Boston — Unemployment in Boston Building Trades — Conjugal Condition of Women Employed in Restaurants — Comparative Earnings in Five Leading Industries — Resident Pupils in Public and Private Schools in Boston.
- *No. 18, May, 1901. Social Statistics of Workingwomen — Residential Conditions of Women and Girls Employed in Trade and Manufactures.
- *No. 19, August, 1901. The Relative Cost of Home-cooked and Purchased Food — Legislation of 1900 affecting Hours of Labor — Court Decisions Relating to Labor, 1900 — Semi-Annual Record of Strikes — The Saturday Half-holiday for City Employees — Massachusetts Labor Legislation, 1901.
- *No. 20, November, 1901. Statistics of Retail Trade — Compulsory Arbitration in New Zealand — Women in Industry — Quarterly Record of Strikes — Historical Note on the Eight-hour Movement.
- *No. 21, February, 1902. The Physically Defective Population in Massachusetts in Relation to Industry — Distribution of the Industrial Population of Massachusetts — Compulsory Arbitration in New South Wales — Quarterly Report on Strikes.
- *No. 22, May, 1902. Rates of Wages in City Employment — The Progress of Co-operation in Great Britain.
- *No. 23, August, 1902. Court Decisions Relating to Labor, 1901 — Directory of Labor Organizations in Massachusetts.
- No. 24, November, 1902. Classes Occupied in Massachusetts Manufactures — Directory of Labor Organizations in Massachusetts (Revised).
- No. 25, February, 1903. The Chinese in Massachusetts — The Unemployed for a Year — Retired With a Competency — Dependents Upon Public or Private Charity — Strikes and Lockouts in Massachusetts for Twenty Years.
- *No. 26, May, 1903. Trade and Technical Education in Massachusetts — Laws Relating to Child Labor.
- No. 27, August, 1903. Aliens in Industry — Immigration Act of the United States — Labor Day — Labor Legislation, 1903.
- *No. 28, November, 1903. Aliens and Citizenship — Proportional Earnings and Production — Trade and Technical Education — Labor Legislation in Other States and Foreign Countries.
- No. 29, January, 1904. Eight-hour Day — Licensing of Barbers — Early Closing and Half-holiday Laws of Australia — Proprietors — Palaces for the People.
- No. 30, March, 1904. National Trades Associations — Massachusetts-born living in other States — Industrial Betterments — A Partial Religious Canvass of Boston.
- No. 31, May, 1904. City Labor in Massachusetts — Average Retail Prices.
- No. 32, July, 1904. Child Labor in the United States and Massachusetts — Net Profits of Labor and Capital — The Inheritance Tax — Absence after Pay Day — Pay Day of Navy Yard Workmen — Labor Legislation in Massachusetts, 1904.
- *No. 33, September, 1904. Labor and Education — Night Work in Textile Mills — Massachusetts Trade Union Directory, 1904.
- No. 34, December, 1904. Increases in the Cost of Production — Strike of Cotton Mill Operatives in Fall River — Average Retail Prices — Absence after Pay Day, No. 2.
- No. 35, March, 1905. The Wage-earner and Education — Free Employment Offices — Legislation relating to Employment of Women and Children.
- No. 36, June, 1905. Census of Tramps and Vagrants, 1905 — The Loom System — Weekly Day of Rest — Wages and Hours of Labor on Public Works — The Census Enumerators of 1905 — Average Retail Prices.
- *No. 37, September, 1905. Work of the Bureau — Earnings of Cotton Mill Operatives — Old Age Pensions — Trade Union Directory of Massachusetts, 1905.
- *No. 38, December, 1905. The First Trade Census — Schools of Industrial and Mechanical Drawing — Industrial Schools of the Christian Associations — Directory of Employers' Associations — Average Retail Prices — Alien Arrivals Destined for Massachusetts.
- *No. 39, January, 1906. Massachusetts Immigrants — Alcohol in the Trades — Legislation Affecting Hours of Labor and Employment of Women and Children, 1905.
- No. 40, March, 1906. The taking of a Census — The True Basis of Political Representation — The Restriction of Immigration — Free Employment Offices — Trade Unions, United States and Foreign Countries — Wages Paid Employees in the Navy Yard and Private Establishments.

- No. 41, May, 1906. Occupations of Girl Graduates — The Distribution of Wealth — The Inheritance Tax in the United States — Five Years' Strike in Massachusetts — The Fall River Sliding Scale of Wages — Welfare Work Among the Cotton Mills of Lowell — Nationality of Lowell Cotton-mill Operatives — Average Retail Prices, April, 1904, 1905, 1906.
- No. 42, July, 1906. Non-collectible Indebtedness — Pawnbrokers' Pledges — Hours of Labor in Certain Occupations.
- No. 43, September, 1906. The Organizing of Trade Schools — Textile Schools in the United States — Maternity Aid — Stone-meal as a Fertilizer — Injunctions against Strikes and Boycotts — Trade Union Directory, 1906.
- No. 44, December, 1906. A Living Wage — Divorces in Massachusetts, 1860-1904 — Average Retail Prices — Directory of Employers' Associations.
- No. 45, January, 1907. Income and Inheritance Taxes — Railroad Pensions — Convict Labor in Massachusetts — Magazine Articles on Labor Topics, 1906.
- No. 46, February, 1907. Unemployment in Massachusetts — The Massachusetts State Free Employment Office — Insurance against Unemployment in Foreign Countries — The Metropolitan District — Labor Legislation, United States and Canada, 1906.
- No. 47, March, 1907. Boston's Tax-payers — Distributive Co-operation in New England — Industrial Education for Shoe Workers — Technical Education: England and the United States — The State Free Employment Office — Labor Legislation in Foreign Countries.
- No. 48, April, 1907. Manufactures: Massachusetts and other States, 1900-1905 — The German Workman — Business Advertising — Postal Savings Banks — The State Free Employment Office.
- *No. 49, May, 1907. Manufactures: Massachusetts and other States, 1900-1905, No. 2 — Immigrant Aliens Destined for Massachusetts, 1897-1906 — Average Retail Prices, April, 1907 — The Massachusetts State Free Employment Office.
- No. 50, June, 1907. Manufactures: Massachusetts and other States, 1850-1905, No. 3 — Changes in Rates of Wages and Hours of Labor in Massachusetts, 1906 — Free Employment Offices.
- No. 51, July-August, 1907. Place of Birth of Inhabitants of Massachusetts and of the City of Boston — Census of the Deaf — Wage agreements in Fall River Cotton Mills — Free Employment Offices in Foreign Countries — Municipal Pawnshops in France and Germany — Employees' Mutual Benefit Associations in Massachusetts, 1906 — Movement of Manufacturing Establishments in Massachusetts, 1906 — Factory Construction in Massachusetts, 1906 — Failures in Massachusetts, 1906.
- *No. 52, September, 1907. Editorial Review — George Edwin McNeill; A Memorial by Frank K. Foster — Standard Length of Print Cloth Cuts — Trade Union Directory, 1907.
- No. 53, October, 1907. Editorial Review — Census of Acute Diseases — Workmen's Compensation Acts.
- No. 54, November, 1907. Editorial Review — Census of Chronic Diseases — Shipbuilding in Massachusetts.
- No. 55, December, 1907. Editorial Review — Census of the Maimed, Lame, and Deformed — Retail Prices, October, 1907 — The Need of Industrial Education in the Textile Industry — Recent Foreign Labor Legislation.
- No. 56, January, 1908. Editorial Review — Conciliation in British Trade Disputes — The Immigrant Population of Massachusetts — Employers' Associations — Extracts from the Constitution of the New State of Oklahoma.
- No. 57, February, 1908. The Unemployment Situation in Massachusetts.
- No. 58, March-April, 1908. Labor Legislation in the United States, 1907 — Labor Legislation of Massachusetts, 1907 — Legal Hours of Labor in the United States — Comparative Surveys of Labor Legislation.
- *No. 59, May, 1908. Employment in the Organized Industries, April 1, 1908 — Recent Court Decisions Affecting Labor.
- No. 60, June-July, 1908. Labor Legislation in Massachusetts, 1908 — Legislative Action on Bills Relating to Labor, 1908 — The Reduction in Wages in Fall River.
- No. 61, September, 1908. Employment in the Organized Industries, June 30, 1908 — Massachusetts Trade Union Directory for 1908.
- No. 62, January, 1909. Employment in the Organized Industries, September 30, 1908 — Recent Decisions of Massachusetts Courts — Recent Foreign Labor Legislation.
- *No. 63, April, 1909. Carroll D. Wright: A Memorial by Rev. Samuel A. Elliott, D.D. — Employment in the Organized Industries, December 31, 1908 — Immigrant Aliens Destined for Massachusetts — Employers' Associations, 1909 — Labor Legislation in the United States, 1908.
- No. 64, May, 1909. Employment in the Organized Industries, March 31, 1909.
- *No. 65, July, 1909. Tuberculosis in the Industries of Massachusetts.
- No. 66, August, 1909. Employment in the Organized Industries, June 30, 1909.
- No. 67, September, 1909. Labor Laws of Massachusetts.
- No. 68, October, 1909. Directory of Labor Organizations in Massachusetts, 1909.
- *No. 69, November, 1909. Employment in the Organized Industries, September, 30, 1909.
- No. 70, December, 1909. Labor Injunctions in Massachusetts.
- *No. 71, February, 1910. Employment in the Organized Industries, December, 31, 1910.
- No. 72, May, 1910. Employment in the Organized Industries, March 31, 1910.
- *No. 73, June, 1910. Labor Legislation in Massachusetts, 1910. (Text of laws reprinted in No. 84.)
- *No. 74, July, 1910. Employment in the Organized Industries, June 30, 1910.
- *No. 75, August, 1910. Immigrant Aliens Destined for and Emigrant Aliens Departed from Massachusetts, 1909.
- No. 76, September, 1910. Directory of Labor Organizations in Massachusetts, 1910.
- No. 77, October, 1910. Employment in the Organized Industries, September 30, 1910.
- No. 78, December, 1910. Litigation arising from Labor Disputes and Related Causes in the Massachusetts Courts.
- No. 79, February, 1911. Employment in the Organized Industries, December 31, 1910.
- *No. 80, April, 1911. Quarterly Report on the State of Employment, March 31, 1911.
- No. 81, May, 1911. Immigrant Aliens Destined for and Emigrant Aliens Departed from Massachusetts, 1910.
- No. 82, July, 1911. Quarterly Report on the State of Employment, June 30, 1911.
- No. 83, September, 1911. Directory of Labor Organizations in Massachusetts, 1911.
- No. 84, October, 1911. Labor Legislation in Massachusetts, 1911, with text of laws of 1910.
- No. 85, November, 1911. Quarterly Report on the State of Employment, September 30, 1911.
- No. 86, December 1, 1911. Fourth Annual Report on Changes in Rates of Wages and Hours of Labor, 1910.
- No. 87, December 15, 1911. Third Annual Report on Labor Organizations, 1910.
- No. 88, January, 1912. Homesteads for Workingmen.





B. P. L. Bindery.
SEP 25 1913

